

Markel MAGIC System Manual

Manufactured Home



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ACCESSING MAGIC

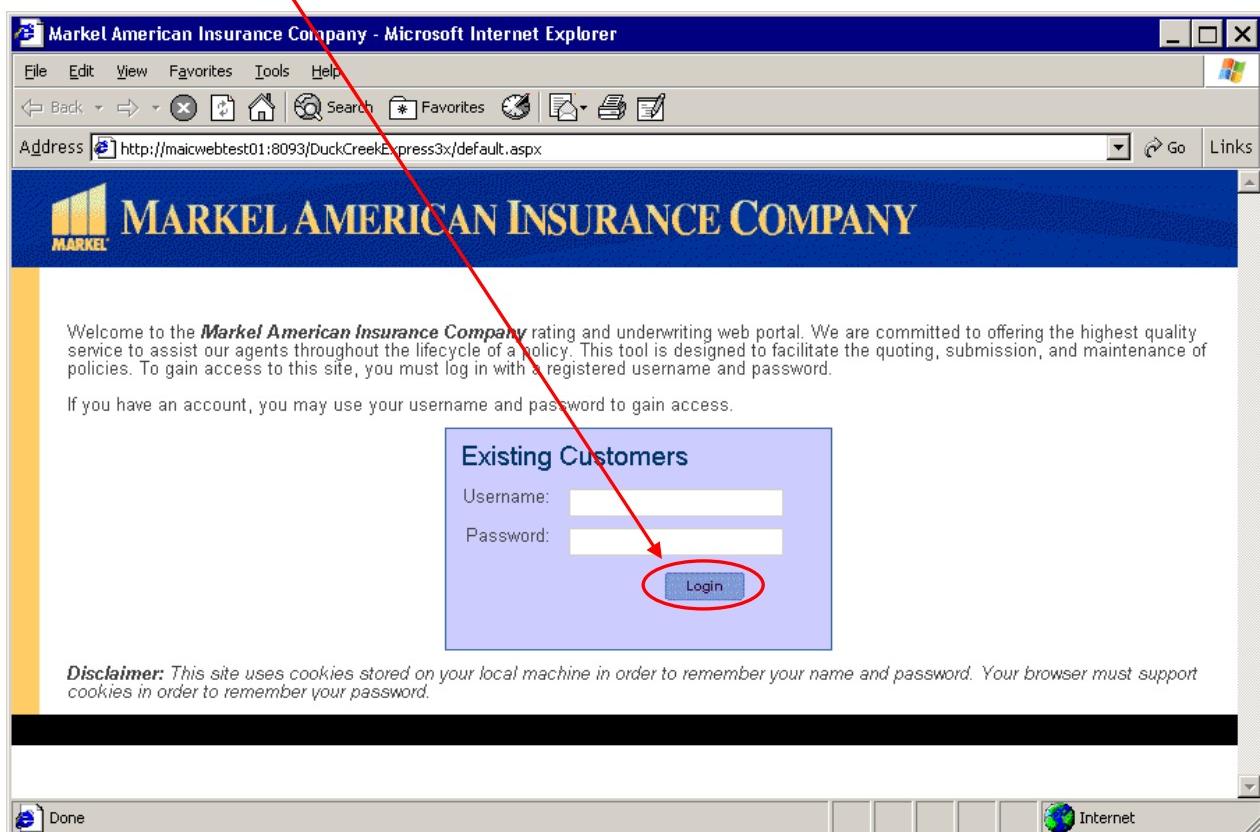
To gain access to the MAGIC site, open up a session on your internet browser. Type in the following URL <https://magic.markelamerican.com/magic>.

Press “ENTER” or “GO” and the MAGIC Welcome screen will appear as shown below.

WELCOME SCREEN

An authorized username and password are required to log in to the MAGIC site.

1. Enter your “Username”.
2. Enter your “Password”.
3. Click the “Login” button.



The system will prompt a new User to change their password the first time they log in. See the section on Passwords for the required password format.

If you do not have a User account and need to have one set up, please complete the “Request to Amend Established User” form found at the back of this manual. All requests for new users must be completed by the General Agent.

Please email the completed form to BPG@markelcorp.com or Fax: 262-547-9436.

Once your user profile has been established, you will be emailed with a username and password to give you access to your account.

NAVIGATION TOOL BAR

HOME PAGE

Once logged in, the Home Page will display as shown below.

This screen will show any new and/or overdue messages that are in your Inbox. At any time while in the MAGIC system, simply click on “Home” and you will be brought back to this screen.

The screenshot shows a Windows Internet Explorer window with the title "Markel American Insurance Company - Windows Internet Explorer". The URL in the address bar is "http://maiwebtest04:8097/DuckCreekExpress3x/default.aspx?XSLT=Skins/Markel". The menu bar includes File, Edit, View, Favorites, Tools, and Help. The toolbar includes Back, Forward, Stop, Refresh, and Home. The title bar has the company name and a current association notice. The main content area features the Markel logo and the text "MARKEL AMERICAN INSURANCE COMPANY" with "Current Association: ACTION INSURANCE INC". Below this is a welcome message "Welcome, Action Ins Agency". On the left, there's a sidebar with a message count: "You have 2 new and 0 overdue message(s)". The right side contains a "Messages" table with the following data:

Date Originated	User ID Origin...	Activity	Description	Policy #	Policy Eff Date	Attachments
6/23/2009, 10...	rtr@harley	New	Test Subject			
4/10/2007, 4....	dmeyer@we...	Endorse	Added son Jacob			

At the bottom of the table, it says "2 results found. Currently showing 1 - 2." A green box highlights the "Test Subject" and "Added son Jacob" links in the "Description" column.

To retrieve/open a message in your Inbox, click on the description for that message. The description is displayed in a different color as a hyperlink. Upon retrieval, a new screen (as shown below) will appear.

The message displays with a great deal of information much like an email. Of special importance is the middle section which shows the message/reason (see area outlined in green below).

Reminder: This message Inbox is not a private Inbox like email. This is simply a messaging system.

**Accept Message****Message Information**Create Date: Created By:
2009-10-05 16:57:05 IsmollerClosed Date: Closed By:
 System**Policy Information**Agency: Client: Quote Number:
Statewide General Agency O H MILLER QT00000058262**Message**

Security Level: Activity/Reason: Priority: Due Date:
Public Approved Medium N/A
Subject: QT00000058262 has been approved on 2009-10-05 MH APPROVED
Body: The transaction has been approved on 2009-10-05. PHOTOS REC

Cancel**Load Policy****Accept Message:**

Upon clicking "Accept Message", the "Post" option will appear. Once you have click on "Post", the message will disappear from the Inbox on the Magic Home page. Other users will then be unable to retrieve the message to work on.

Once you have accepted the message you have taken ownership of it. You may then load the policy to work on it.

Load Policy:

If the message originated from within a quote or policy, you may click the "Load Policy" button and this will take you directly inside the specific quote or policy.

Cancel:

Clicking "Cancel" just closes the message so that it can be viewed later.

NEW

Clicking on “New” takes you to the new quote screen. This screen is standard for all Markel products

The screenshot shows a Windows Internet Explorer window with the following details:

- Title Bar:** Markel American Insurance Company - Windows Internet Explorer
- Address Bar:** http://mailwebtest04:8097/DuckCreekExpress3x/default.aspx?XSLT=Skins/Markel
- Menu Bar:** File, Edit, View, Favorites, Tools, Help
- Toolbar:** Back, Forward, Stop, Refresh, Home, Page, Tools
- Header:** MARKEL AMERICAN INSURANCE COMPANY, Current Association: ACTION INSURANCE INC
- Header Buttons:** New Quote Selection, Home, New, Open, Diary/Messages, Password, Logout
- Content Area:**
 - New Quote:** A button labeled "New Quote".
 - Select the Agency and Producer:**
 - General Agent: TRANSWESTERN GENERAL AGENCY
 - Producer Name: ACTION INSURANCE INC
 - Producer Number/Address: 10749 - 0A0616
 - Select the Product and Program:**
 - Property_MobileHome *
 - Quote Effective Date:** 12/11/2009
 - Enter the Risk Location ZIP Code and TAB out of field:**
 - Location ZIP Code: [redacted] *
 - Location State: [redacted]
- Bottom Bar:** Done, Start, Inbox - Microsoft..., MAGIC Develop..., Markel American..., 2 Windows Ex..., Markel MH Unde..., MAGIC Property..., MAGIC User Ma..., MH - Authority..., Local intranet, 100%, 4:59 PM

***For directions on how to process a New Quote,
please see the section titled “Processing a New Quote” that follows.***

OPEN

Clicking "Open" will take you to the screen where you can:

- search for an existing quote or policy
- search for items that have been sent for referral for your office to approve, decline, etc.

Quick Search:

On the left hand side is a series of fields that are used in the Quick Search function. To quickly build a search filter, enter in a value or partial value, and/or select a value from the drop list. Then click the button to the right of each field you would like to search for. For example, to search for the name "Smith," you would enter "Smith" into the name field and click the name button. To narrow the search you could set the LOB to Mobile Home by selecting Property Mobilehome from the LOB drop down and pushing the "Set LOB" button.

Advanced Search for a Quote or Policy:

On the right hand side is the Filter Builder which allows you to select the criteria you would like to use to search for an existing quote or policy. (see screen shot below)

The screenshot shows the 'Markel American Insurance Company - Microsoft Internet Explorer' window. The title bar says 'Markel American Insurance Company - Microsoft Internet Explorer'. The menu bar includes 'Edit', 'View', 'Favorites', 'Tools', and 'Help'. The toolbar has standard icons for Back, Forward, Stop, Refresh, and Favorites. The address bar shows the URL 'http://corpwebuat30:8083/express30/default.aspx?XSLT=Skins/Markel'. Below the browser window is the company logo and name 'MARKEL AMERICAN INSURANCE COMPANY' with 'Current Association: MARKEL AMERICAN INSURANCE CO'. The main content area is titled 'Open Existing Quote/Policy'. It features two main search sections: 'Available Quotes And Policies' (which is collapsed) and 'Advanced Search' (which is expanded). The 'Advanced Search' section contains fields for 'Name' (with a 'contains' dropdown), 'Quick Query' (with a dropdown), and a 'Save Filter' checkbox. Below these are 'Current Filters' for 'Policy No' with an 'operator' dropdown set to 'greaterthan'. At the bottom of the page are buttons for 'View Deleted', 'Quote Referral', and 'Service Request', along with links for 'Save Table Settings' and 'Restore Defaults'. A navigation bar at the very bottom includes icons for back, forward, and search, along with a 'Page 1 of 1' indicator and a 'Local intranet' link.

To use the Filter Builder, use the drop down boxes to select the criteria you wish to filter on.

For example, say a new quote was started, and you can only remember the last name of 'Smith'.

1. In the first drop down box, select “Name”.
2. In the second Drop down box, select “contains”.
3. In the third box, enter “Smith”.

You can also do partial searches on the insured name by following the instructions above and entering only part of the insured's name.

The screenshot shows the 'Open Existing Quote/Policy' search interface. The search bar includes fields for Name, LOB, and Quick Query, with an 'Advanced Search' section. The results table lists 79 quotes/policies from page 1 to 8.

Policy/Quote Number	Insured Name	State	Line	Status	Transaction	Description	Eff. Date	Last Modified
QT0000006015	AMY TAVERA	AZ	Property_Mobil...	Quote	New-Pending	GA: 10749 - 0A...	11/20/2009	11/24/2009
QT00000060180			Property_Mobil...	Quote	New-Pending		11/24/2009	11/24/2009
QT00000060254			Property_Mobil...	Quote	New-Approved	GA: 10749 - 0A...	11/25/2009	12/3/2009
QT00000060181			Property_Mobil...	Quote	New-Pending		11/24/2009	11/24/2009
QT00000060187			Property_Mobil...	Quote	New-Pending		11/24/2009	11/24/2009
MMH00000070339			Property_Mobil...	InForce	Endorse-Comm...	GA: 10749 - 0A...	11/30/2009	11/29/2009
QT00000060234			Property_Mobil...	Quote	New-Pending	GA: 10749 - 0A...	11/24/2009	12/1/2009
MMH00000070578			Property_Mobil...	InForce	New-Committed	GA: 10749 - 0A...	12/10/2009	12/10/2009
MMH00000070356			Property_Mobil...	InForce	New-Committed	GA: 10749 - 0A...	11/23/2009	11/24/2009
QT00000059697			Property_Mobil...	Quote	New-Pending	GA: 10749 - 0A...	11/23/2009	11/23/2009

4. Then click the “Add Filter” button. This will move your selected criteria to the “Current Filters” section. (See screen print above.)
5. Once you have selected all the items you wish to search on, click “Apply” and the system will search for any matches to your criteria. (See screen print above.)

You may add multiple filters to narrow down your search results. Or you may delete filters by clicking on the “Trash can” next to the filter criteria.

Searching for Referred items:

In the middle of the screen there are 2 buttons that allow you to search for items that have been referred to your office for approval—Quote Referral and Service Request (see the area outlined in red below).

Sorting Results:

Clicking on a blue column header will sort the results by the column. Click on the header again to reverse the order.

The screenshot shows a Microsoft Internet Explorer window displaying the Market American Insurance Company website. The title bar reads "Market American Insurance Company - Microsoft Internet Explorer". The address bar shows the URL "http://maiwebtest01:8093/DuckCreekExpress3x/default.aspx?XSLT=Skins/Markel#". The main content area features the "MARKEL AMERICAN INSURANCE COMPANY" logo and navigation links for Home, New, Open, Diary/Messages, Password, and Logout. Below this, a section titled "Open Existing Quote/Policy" contains two search panels: "Available Quotes And Policies" and "Advanced Search". The "Advanced Search" panel includes fields for Name, Quote/Policy #, and Current Filters (Policy No greaterthan). At the bottom of the search interface, there are two buttons highlighted with a red box: "Quote Referral" and "Service Request".

Quote Referral:

The “Quote Referral” button allows you to quickly search for quotes that have been referred to your office for approval. When you click on “Quote Referral” a list of all the quotes that have been referred to your office will appear.

Click on the quote # to load the quote to work on it. Review the request and then proceed to the Submission page.

If you have authority, you will have the choice to Approve or Decline the risk or alternatively refer it to MAIC if you desire a 2nd opinion. Once you choose Approve, Decline or Refer, a message box will appear where you may add a message. Add the message and click OK. The risk will then be sent back to the requestor as Approved or Declined, or it will be sent to MAIC as a referral.

ICONS

The screenshot shows a web browser window for 'Markel American Insurance Company - Windows Internet Explorer'. The URL is <http://maiwebtest04:8097/DuckCreekExpress3x/default.aspx#>. The page title is 'MARKEL AMERICAN INSURANCE COMPANY' with 'Current Association: ACTION INSURANCE INC'. The top menu includes 'File', 'Edit', 'View', 'Favorites', 'Tools', 'Help', and links for 'Home', 'New', 'Open', 'Diary/Messages', 'Password', and 'Logout'. A message 'Current Quote/Policy In Progress: DAVID MAGERS' is displayed. The main content area is titled 'Open Existing Quote/Policy' and contains a table of 'Available Quotes And Policies'. The table has columns: Policy/Quote Number, Insured Name, State, Line, Status, Transaction, Description, Eff. Date, and Last Modified. The table lists 12 rows of data. A red arrow points to the padlock icon next to the 4th row, which corresponds to the policy number QT00000060565. The status for this row is 'New-Pending'.

	Policy/Quote Number	Insured Name	State	Line	Status	Transaction	Description	Eff. Date	Last Modified
1	QT00000060563	SUSAN CISZ	AZ	Property_Mobil...	Quote	New-Pending		12/2/2009	12/2/2009
2	QT00000060572	SUSAN CISZ	AZ	Property_Mobil...	Quote	New-Pending	GA: 10749 - 0A...	12/2/2009	12/2/2009
3	QT00000060565	SUSAN M CISZ	AZ	Property_Mobil...	Quote	New-Pending		12/2/2009	12/2/2009
4	QT00000061149			Property_Mobil...	Quote	New-Referred	GA: 10749 - 0A...	12/10/2009	12/10/2009
5	QT00000061150			Property_Mobil...	Quote	New-Referred	GA: 10749 - 0A...	12/10/2009	12/10/2009
6	QT00000061152			Property_Mobil...	Declined	New-Declined	GA: 10749 - 0A...	12/10/2009	12/10/2009
7	QT00000061023			Property_Mobil...	Quote	New-Pending	GA: 10749 - 0A...	12/9/2009	12/9/2009
8	QT00000061025			Property_Mobil...	Quote	New-Pending	GA: 10749 - 0A...	12/9/2009	12/10/2009
9	MMH00000070540			Property_Mobil...	InForce	Endorse-Comm...	GA: 10749 - 0A...	12/7/2009	12/8/2009
10									
11									
12									

1. View Details & History:

Clicking the “View Details & History” button will take you to the [Detail screen](#).

2. Locked Policy: The padlock icon will appear when another user has the file open/checked out. The name of the user who has it checked out displays on the bottom of the TransACT page.

DIARY/MESSAGES

Clicking on “Diary/Messages” from the toolbar will take you to your Inbox.

To open a Diary Item, click on the bold description. (The description is displayed in a different color.) If you hover over the description with your mouse, the description will be **highlighted**. This is called a hyperlink.

The screenshot shows a Microsoft Internet Explorer window displaying the "MARKEL AMERICAN INSURANCE COMPANY" website. The title bar reads "Market American Insurance Company - Microsoft Internet Explorer". The address bar shows the URL "http://maiwebtest01:8093/DuckCreekExpress3x/default.aspx?XSLT=Skins/Market". The main content area is titled "Diary Items/Messages". It features a "Filter By:" section with dropdown menus for "Quick Query" (set to "All") and "Additional Filters" (set to "Sender contains"). Below this is a "Current Filters:" section with a "Show All" link and "Apply" and "Clear" buttons. A table lists diary items with columns: Date Originated, UserID Originate, Activity, Description, Priority, Policy #, Policy Eff Date, Due Date, UserID Closed, and Closed Date. The table contains three rows of data:

Date Originated	UserID Originate	Activity	Description	Priority	Policy #	Policy Eff Date	Due Date	UserID Closed	Closed Date
9/15/2008, 3:38	tconroy	Pending	QT00000028956 2-Normal has been set to pending on 2008-09-15						System
9/15/2008, 12:44	mchiappetti	Pending	MSB000000099 2-Normal has been set to pending on 2008-09-15						System
9/12/2008, 3:54	gringberg	Approve	QT00000028851 2-Normal has been approved on 2008-09-12						System

By clicking on this hyperlink you will retrieve the message, and a new screen will appear.



indicates a required field.

Message Information

Create Date: 2008-05-14 15:09:54 Created By: mkotovic

Closed Date: Closed By:
System**Policy Information**

Agency: Client: Policy Number:

Message

Security Level: Public Activity/Reason: Approved Priority: Medium Due Date: N/A

Subject: QT00000012605 has been approved on 2008-05-14

Body: The transaction has been approved on 2008-05-14. APPROVED AT PURCHASE PRICE. THANK YOU.

When you are finished with the message you may “Cancel” the message, or click on the “Accept Message” and then “Post” to delete the message from your inbox.



indicates a required field.

Message Information

Create Date: 2008-05-14 15:09:54 Created By: mkotovic

Closed Date: Closed By:
System**Policy Information**

Agency: Client: Policy Number:

Message

Security Level: Public Activity/Reason: Approved Priority: Medium Due Date: N/A

Subject: QT00000012605 has been approved on 2008-05-14

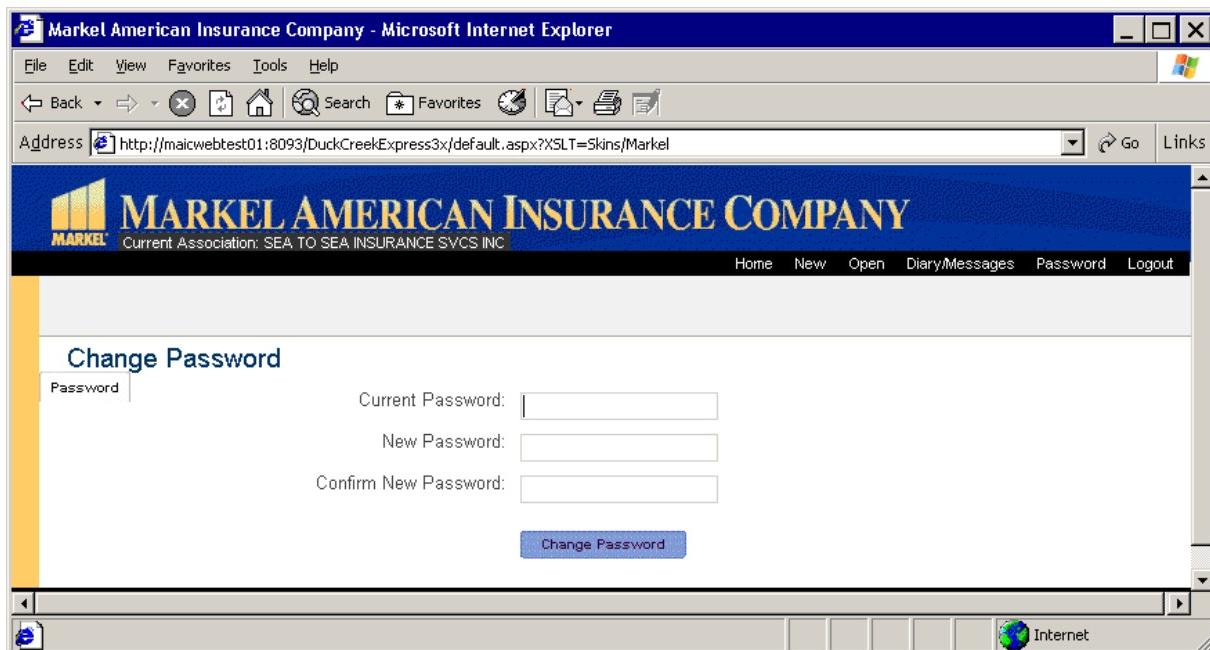
Body: The transaction has been approved on 2008-05-14. APPROVED AT PURCHASE PRICE. THANK YOU.

PASSWORD

The first time a new user logs in the password will expire. The following message will appear:



1. Click "OK". The Change Password Screen will appear as shown:



2. Enter in your old password.
3. Determine what your new password will be based on the following rules:

- The password cannot contain the user's first name, last name or login
- It cannot contain spaces
- Must be at least 10 characters long
- **1 upper case, 1 lower case, one numeric and one special character must be included**
- Cannot match the previous password

Ex. Badgers.2007
 Alabama!99
 HAPPY2cu2#

4. Enter in your new password following the guidelines above, and then enter in your new password again.

5. Click “Change Password”.
6. If the password change is complete you will receive the following message:



7. You may now proceed as normal.

If you do not have a User account and need to have one set up, please complete the “Request to Amend Established User” form found at the back of this manual. All requests for new users must be completed by the General Agent.

Please email the completed form to PBG@markelcorp.com or Fax: 262-547-9436.

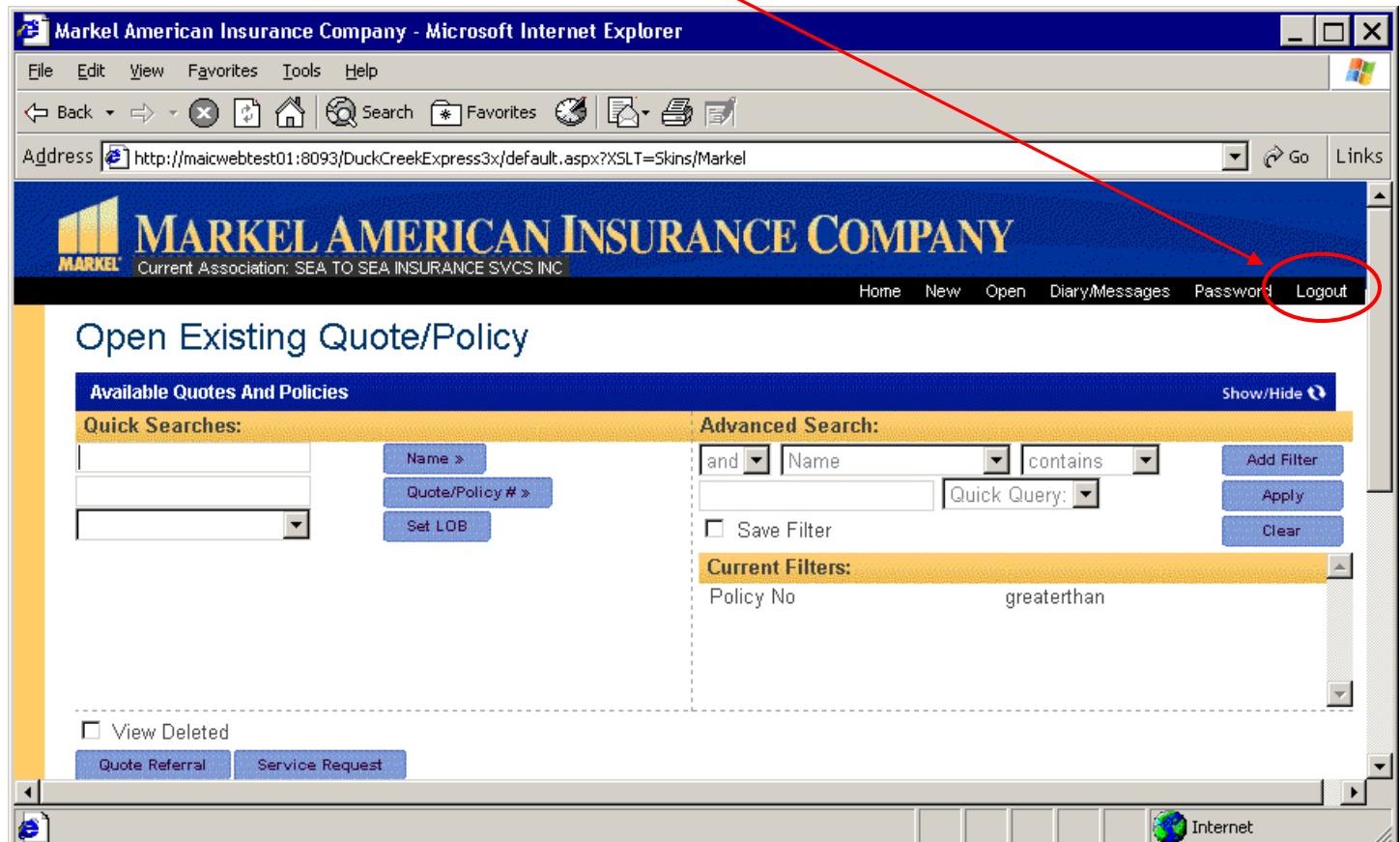
Once your user profile has been established, you will be emailed with a username and password to give you access to your account.

LOGOUT

Clicking on “Logout” will log you out of the system.

You will then need to close your internet browser session to be completely out of the system.

To close your internet browser session, click the red “X” in the upper right-hand corner.



PROCESSING A NEW QUOTE

GENERAL NOTES:

- Note that the various mobile home usages may have varied field requirements and coverage offerings.
- To process a rate indication in MAGIC the user will be required to fill out minimal information on the owner, usage, and unit and then proceed to the coverage page. Insurance score will be pulled for a rate indication. The rate indication assumes that the applicant is loss free. Underwriting eligibility is not checked for a rate indication.
- To process a full quote in MAGIC, the user will go through a series of screens completing all yellow highlighted fields with an asterisk (*) or as prompted by the system. To issue a policy, the user will need to complete all the blue colored fields.
- Do not use the ampersand (&) symbol as it will cause an error.
- All quotes are good for 60 days. Once a quote expires you will see a Reset Quote Tab, unless the quote has been left in an approved status. If this occurs you will need to re-pend the quote to receive the reset quote button.
- Wherever there is a drop down box, you can repeatedly type the first letter of the word to find your selection or you may click the drop down arrow and scroll to your selection.
- It is not necessary to type the slashes and dashes in phone numbers, dates of birth, etc. Simply click the “Tab” key and the field will be automatically formatted.
- Bind restriction rules (when in place) have been built into the system at the beginning of the quote process. You will receive a warning that quote can only be bound without physical damage coverage. You will be able to proceed to rating and will be able to either issue the policy with the exclusions OR choose to refer to company with further information.
- You may use the **Previous** button or **Back** button to click from page to page in order, or you may click on the appropriate tab that you need to go to. Click the **Save for Later** or **Exit** Buttons to save what you are doing and work on something else.

Upon starting a quote a unique quote number will be assigned. At any time, you can Click ‘Save and Exit’ and the quote may be exited and retrieved.

Depending on each user’s authority, the functionality will vary slightly.

- If the risk is over their authority, they may only process an indication of premium. The risk must then be referred for approval.
- If the risk is within their authority, they may process the quote, issue the policy, apply a payment and perform all maintenance (contracted agent only).

NEW QUOTE SCREEN

To begin a new quote, click on “New” from the toolbar. This will take you to the first screen of the New Quote process.

The screenshot shows the 'New Quote Selection' screen of the Markel American Insurance Company website. At the top, the browser title is 'Markel American Insurance Company - Windows Internet Explorer' and the URL is 'http://maiwebtest04:8097/DuckCreekExpress3x/default.aspx?XSLT=Skins/Market'. The page header includes the Markel logo and the text 'MARKEL AMERICAN INSURANCE COMPANY' and 'Current Association: MARKEL AMERICAN INSURANCE CO'. The top navigation bar has links for Home, New, Open, Diary/Messages, Password, and Logout. A 'New Quote Selection' button is visible in the top right corner. The main form area is titled 'New Quote' and contains sections for selecting the Agency and Producer, choosing the Product and Program, and entering the Risk Location ZIP Code and State. Required fields are marked with an asterisk (*). Buttons for 'Full Quote' and 'Rate Indication' are at the bottom.

Select the Agency & Producer:

When you log in, your Agency will automatically be listed as the “General Agent”. Note: when a sub-producer logs in, the GA will be identified as will the subproducer agency name. There are no other options for the sub producer.

Select the subproducing agency's name from the drop down list located under “Producer Name”. Once you select the Agency from the list, their Producer Number will appear to the right.

You can also click the “Find Producer” button. The following screen will appear:

Markel American Insurance Company - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Search Address http://corpwebuat30:8083/express30/default.aspx?XSLT=Skins/Markel Go

Google G Go Bookmarks 0 blocked Check AutoLink AutoFill Send to Settings

Agency Search

Search by GA Number/Name

Producer Number/Name

Search by Producer Name/Number

Search Value

Search

Search Results

Done Local intranet

Using the Find Producer feature, you are able to search by the Producer Name or the Producer Number. There must be a sub-producer selected in order to continue. Select the Return button to get back to the New Quote screen.

Select the “Product/Program”:

Select the appropriate Product/Program to quote from the drop down box.

Effective Date:

The Quote Effective date will default to today's date.

Note: The policy effective date can be set at time of issuance. Failure to have the correct effective date at issuance will require the policy to be canceled and re-issued.

Zip Code:

Enter the Zip Code of the location where the risk is located. Hit “TAB” or click on the screen and the location state will populate

When the zip code is entered, the system will check to ensure that MAIC is accepting new business in that area at the current time. If not, the user will be notified accordingly.

Note: The system will not allow the quote to continue if a zip code is entered for a risk state where your Agency is not licensed to do business with MAIC, if the subproducer is not licensed in that state or if your Agency's current license for that state is not on file with MAIC.

If all required fields are acceptable, both the “**Full Quote**” or “**Rate Indication**” buttons will appear and clicking either one will force you to proceed initially to the [Special Notices Screen](#).

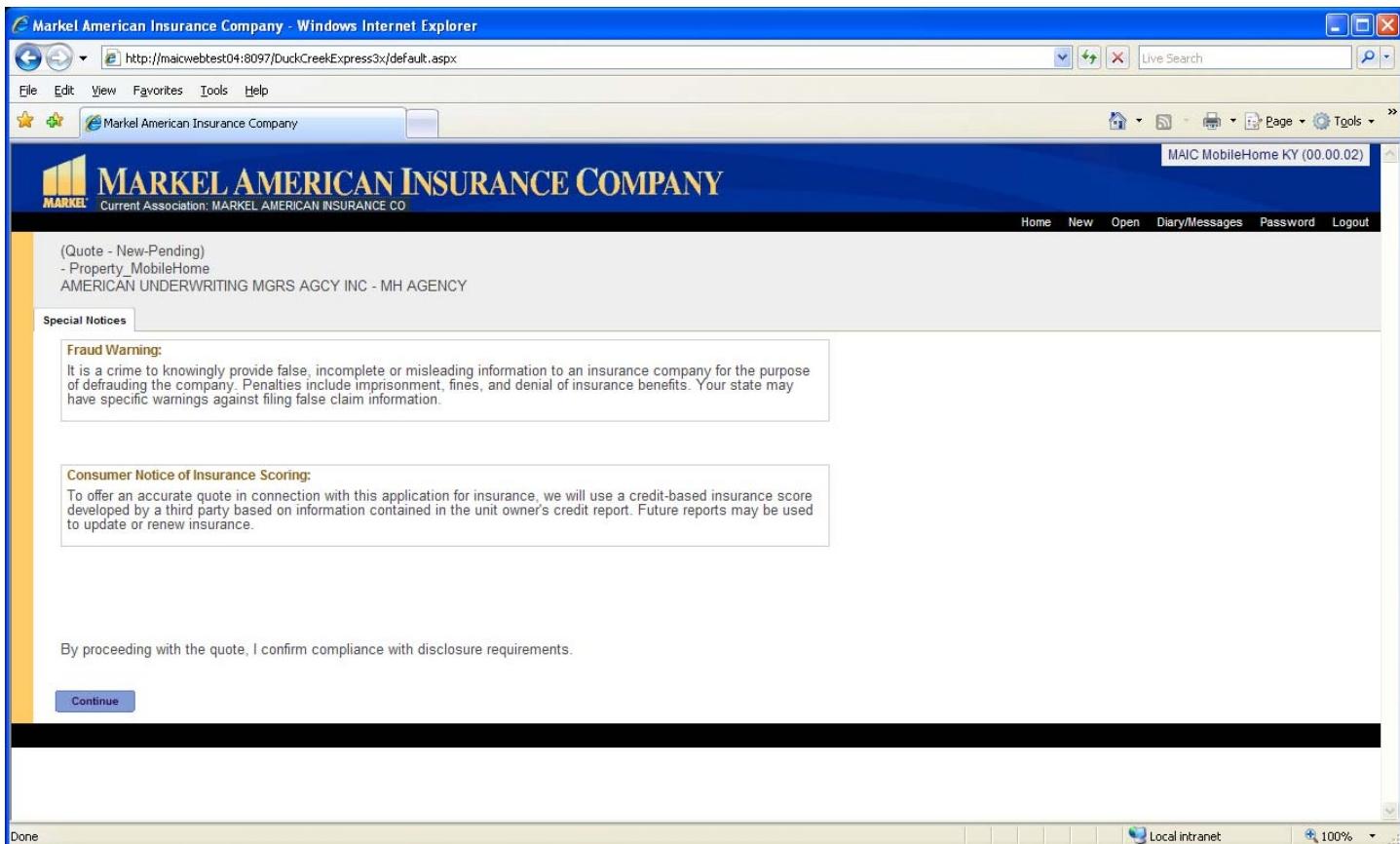
If you choose “Full Quote:” option you will be taken through the normal quote process where a final rate will be generated. Please note that if you are quoting a **rental schedule**, you will have to use the “[Full Quote](#)” option.

If you choose ‘Rate Indication’ you will fill out minimum information to deliver a rate indication and then proceed to the coverage screen.

SPECIAL NOTICES SCREEN

The [Special Notices Screen](#) provides the applicable Fraud Warning as well as a disclosure regarding Insurance Score use. Content of warnings could change depending on risk location state.

NOTE: It is the responsibility of the agent to review this information with the applicant prior to starting a quote.



Upon clicking "Continue" the user is attesting that this information was disclosed to the applicant.

If User chose the Rate Indication option on the initial New Quote screen, then User will proceed to the [Rate Indication Data and Coverage Screens](#).

If User chose the Full Quote option on the initial New Quote screen, then User will proceed to the [Marketing Screen](#)

RATE INDICATION DATA SCREEN

The screenshot shows a web browser window for 'Markel American Insurance Company - Windows Internet Explorer' at the URL 'Http://mainwebtest04:8097/DuckCreekExpress3x/default.aspx#'. The page title is 'Rate Indication Data'.

The page content includes:

- Header: 'Quote - New-Pending', '- Property_MobileHome', 'AMERICAN UNDERWRITING MGRS AGCY INC - MH AGENCY'.
- Buttons: 'Rate Indication Data' (selected), 'Coverage', 'Save and Exit'.
- Note: '* indicates a required field'.
- Text: 'RATE INDICATION IS BASED ON THE FOLLOWING ASSUMED INFORMATION:
Assumes applicant is loss free. Rate indication only. Rate may change if applicant has prior losses.
Not an offer of coverage and subject to all underwriting guidelines.
After successfully completing the fields on this screen and reviewing the rate on the Coverage page, you can proceed to the Full Quote process.
The information you entered in the Rate Indication will be transferred to the Full Quote.'
- Form fields (with values highlighted in yellow):
 - First Name
 - Middle Initial
 - Last Name
 - Suffix (Select)
 - Date of Birth
 - SSN
 - Mailing ZIP
 - Mailing Address 1
 - City/County (select)
 - Mailing State
 - Usage (Owner Occupied)
 - Location ZIP (40202)
 - City/County (select)
 - Year
 - Unit Width (Double)
 - Unit Value (0)
 - Protection Class (1-6)
 - Term (12 Months)
- Button: 'Next'

Rating assumptions are shown at the top of the page. All information is required to get a Rate Indication. Any information entered on these screens will transfer over into the Full Quote process if that option is chosen.

Upon clicking "Next" the user will proceed to the Rate Indication Coverage Screen.

RATE INDICATION COVERAGE SCREEN

The Rate Indication Coverage Screen found in the Rate Indication process is the same Coverage Screen that you will view if you switch over to the Full Quote process so more details can be found there. You may adjust the Coverage values as necessary and system will rerate automatically.

SUSAN CISZ (Quote - New-Pending)
QT00000059164 - Property_MobileHome
AMERICAN UNDERWRITING MGRS AGCY INC - MH AGENCY

Rate Indication Data Coverage Save and Exit

Financial Responsibility Level Z

The owner information entered resulted in a NO HIT. Please verify the information and correct if necessary.

Annual Premium:	Unit Fees/Taxes:	Policy Fees/Taxes:	Total Annual Premium:
\$327.00	\$16.35	\$4.91	\$348.26

Switch to Full Quote Print Rate Indication

Description	Usage:				
2004 Double	Owner				
Coverage	Limit	AOP Ded %	AOP Ded \$	Wind/Hail Ded \$	Premium
Standard Package	<input checked="" type="checkbox"/>				
No Dwelling Coverage	<input type="checkbox"/>				
Cov A - Manufactured Home	15000 *	1.0%	\$500	N/A	\$236
Cov B - Other Structures	1500				\$6
Settlement Type Cov A/B	ACV				
Cov C - Personal Property	7500				\$57
Settlement Type Cov C	ACV				
Cov D - AL F	3000				Incl
No Liability Coverage	<input type="checkbox"/>				
Cov E - Liability	\$50,000				\$23
Cov F - Med Pay	\$500				\$5

Coverage Selection:

Standard Package – An owner occupied risk will default to a standard package. The package coverage and limits can easily be changed by un-checking the “Standard Package” checkbox.

No Dwelling Coverage – If your applicant is interested in liability only coverage, checking the “No Dwelling Coverage” box will remove all property coverage.

No Liability Coverage - If your applicant is interested in property only coverage, checking the “No Liability Coverage” box will remove all liability coverage.

Save and Exit:

If the Rate Indication is done being processed and no further action is required at that time, click “Save and Exit”. The Rate Indication can then be retrieved at any time.

Print Rate Indication:

Clicking “Print” will prepare the Rate Indication as a PDF file that can be printed and emailed. As the Rate Indication is not a final rate, this will be so indicated on the form along with pertinent notices and disclosures. The PDF becomes part of the Rate Indication and will be found in the Diary/Attachment section.

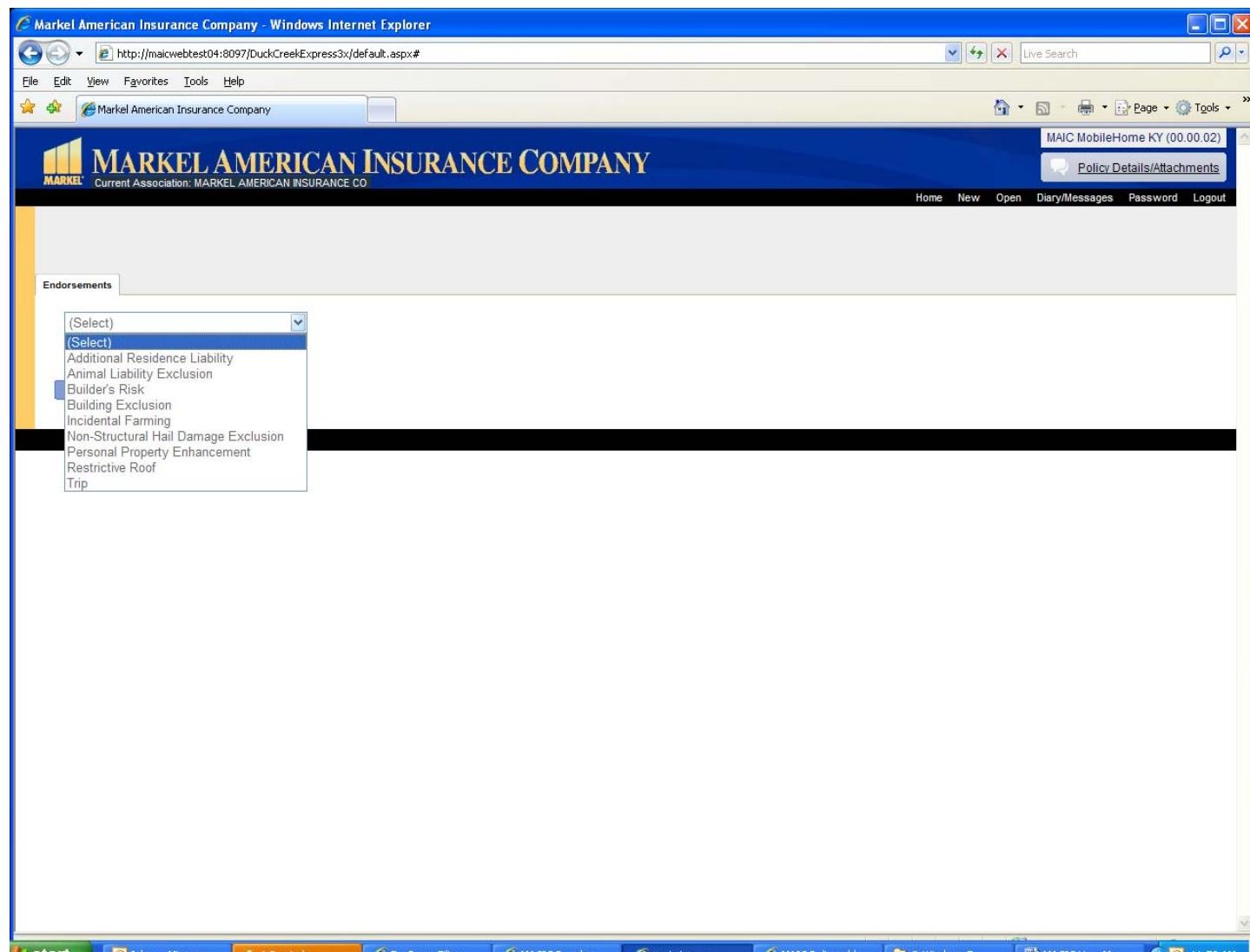
Upon clicking print, a box will appear that allows you to enter notes that will print on the form. If you wish to enter notes, do so, and then click “Print”.

Switch to Full Quote:

If you want to develop the Rate Indication into a Full quote containing a final rate, click “Switch to Full Quote” and you will rejoin the Full quote process on the [Marketing Screen](#).

Endorsements Button:

If desired, you can attach endorsements to the Rate Indication in the event you want to have coverage included or excluded as part of the general Rate Indication. Clicking the Endorsement button will take you to the Endorsement attachment screen: Select your endorsement and then click “Add”.



MARKETING SCREEN

The screenshot shows a web browser window for 'Markel American Insurance Company' with the URL <http://maicwebtest04:8097/DuckCreekExpress3x/default.aspx#>. The page title is 'Market American Insurance Company'. The top menu includes File, Edit, View, Favorites, Tools, and Help. The toolbar includes Home, New, Open, Diary/Messages, Password, and Logout. A 'Policy Details/Attachments' button is visible in the top right. The main content area is titled 'Marketing' and contains the following fields:

- Renewal of current Market American policy? (dropdown: No)*
- Personal or Corporate/ Trust Ownership? (dropdown: Personal)*
- Usage (dropdown: Owner Occupied)*
- Term (text: 12 Months)
- Current Insurer (dropdown: (select))*
- MAIC Approved Book Roll (checkbox)

A 'Continue' button is at the bottom left. A note at the top left says '(Quote - New-Pending) - Property_MobileHome AMERICAN UNDERWRITING MGRS AGCY INC - MH AGENCY'. A note at the top right says 'MAIC MobileHome KY (00.00.02) Policy/Details/Attachments'. A note at the bottom right says '* indicates a required field'.

Regardless if you initially chose the Full Quote process or the Rate Indication Process, the processes rejoin again at the [Marketing Screen](#).

Renewal of Market American Policy:

This field will automatically default to "No". If the policy is going to be a manual renewal of a current Market American policy in the Paragon system, select "Renew." If policy is going to be a rewrite of a current Market American policy in the Paragon system (usually due to non-pay cancellation in Paragon), select "Reissue". If you choose either the "Renew" or "Reissue" option, a field will present asking you to enter the previous Paragon policy number. You must enter the exact number but do not include the edition number. Example: MMH00123446

Ownership Type:

This field will automatically default to "Personal". If unit is owned by Corporation or Trust, change the ownership type which will then present the correct Owner screen for you to complete.

Usage Type:

This field will determine whether the Unit is Owner Occupied, Seasonal, Rental, Vacant or Tenant. It is very important to make sure you choose the correct Usage as the choice drives rates, forms and business rules and if chosen incorrectly, the policy will need to be flat cancelled and rewritten to correct Usage type.

Current Insurer:

This field contains a dropdown box to identify the current carrier of applicant.

MAIC Approved Book Roll:

This field will usually be ‘unchecked’ and is only used when you are rolling a book of business from another company to Markel. It controls special commission rates and some forms attachment.

Note: This field cannot be utilized without permission from the Markel.

Upon clicking “Continue” the user will proceed to the [Owner Screen](#)

OWNER SCREENS

In lieu of commenting on each field entered on the [Owner Screen](#), only those fields that require special attention will be noted below.

The [Owner Screen](#) is designed to capture the required information regarding the owner(s) of the unit. Accuracy of the information entered on this page is critical to ensure that an insurance score is able to be obtained. If the unit is titled in a Corporate Name and this was indicated on the [Marketing Screen](#), the [Owner Corporate/Trust Screen](#) will appear.

Although it is not a requirement to obtain/enter the Social Security number of the owner, the Social Security number is the best means of securing the correct insurance score. **The insurance score can have a favorable impact on the overall rate. Therefore, obtaining a Social Security number in the quote process can be very beneficial for the applicant.**

If during the quoting process our Insurance Score provider is not accessible, no rate will be delivered and the quote will need to be re-processed later.

The address information entered on this screen is considered to be the mailing address location. (The unit's location is captured during the issuance process.) If during the quoting process the insured's address is amended or the Social Security number is added, the system will automatically re-pull the insurance score.

NOTE: On corporately titled risks an insurance score will be obtained based on designee information.

Owner Personal Screen

The screenshot shows the 'Owner Personal' screen of the Markel American Insurance Company application. The interface is designed for data entry, featuring several input fields and buttons. At the top, a navigation bar includes links for Marketing, Owner Personal, Unit, Operator, Operator Assignment, Coverage, and Rating Worksheet. A note in the top right corner states: '* indicates a required field'. The main form contains fields for First Name, Middle Initial, Last Name, Suffix, Date of Birth, and SSN. Below these, there is a checkbox labeled 'Spouse is a Titled Owner'. Further down, there are fields for Mailing ZIP, Mailing Address 1, Mailing Address 2, City/County, and Mailing State. A 'Validate Address' button is located near the address fields. At the bottom of the form, there are buttons for 'Previous' and 'Next'. The status bar at the bottom right shows 'Local intranet'.

Spouse is a Titled Owner:

This checkbox will force the appearance of fields to capture the name of the spouse if spouse is also a registered owner of the unit. Their name will appear on the 2nd line of the Insured Name and Address area on any applicable forms output.

Validate Address:

This button brings up the Address Validation screen. It automatically validates the address that you entered on the screen previous against a USPS database, however, you can enter in a different address if you'd like.

Market American Insurance Company - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Search Favorites Home Go Links

Address http://maiwebtest01:8093/DuckCreekExpress3x/default.aspx MAIC HPBoat WI (0.01)

MARKEL AMERICAN INSURANCE COMPANY
Current Association: SEA TO SEA INSURANCE SVCS INC

Marketing Owner Personal B

Add Owner

First Name SUNNY

Spouse is a Titled Owner

Mailing ZIP 53207 * Mailing 2434 S

Mailing State WI

Primary Phone Sec

Address provided is sam

Change Ownership Type

Market American Insurance Company

Validate Address

User Entered Address

Address 1 2434 S WOODWARD ST

Address 2

City/County Bay View/Milwaukee

State WI

ZIP 53207

Validated Address Information

The address has been successfully validated.

A validated match has been returned. Select Accept to keep the validated address.

Validated Address:
2434 S WOODWARD ST MILWAUKEE, WI 53207-1749

Cancel Validate Accept

Internet

2434 S WOODWARD ST

Bay View/Milwaukee

WI

53207-1749

2434 S WOODWARD ST MILWAUKEE, WI 53207-1749

Change Ownership Type:

Click this button to switch between Personal Owner Screen and Corporate Owner Screens.

Customer Reference Info:

This field can be used at the discretion of the agent but if used, will print on the Declarations Page in a designated area.

Mail Address same as Residence Address Checkbox:

If this checkbox is checked, it will bring the mailing address information into the Unit screen as the risk location address.

Owner Corporate/Trust Screen

Market American Insurance Company - Windows Internet Explorer

File Edit View Favorites Tools Help

Market American Insurance Company

MARKEL AMERICAN INSURANCE COMPANY

Current Association: AMERICAN UNDERWRITING MGRS AGCY INC

SUSAN BROWN, BROWN FAMILY TRUST (Quote - New-Pending)
QT00000059158 - Property_MobileHome
AMERICAN UNDERWRITING MGRS AGCY INC - MH AGENCY

Marketing Owner Corporate/Trust Unit Underwriting Coverage

Save and Exit * indicates a required field

Corporate/Trust Name BROWN FAMILY TRUST	Designee First Name SUSAN	Designee Last Name BROWN	Designee Date of Birth 3/14/1955	Designee SSN
Designee ZIP 40202	Designee Address 1 5423 SUNSET DRIVE	Designee Address 2	Designee City/County Louisville/Jefferson	Designee State KY
Primary Phone	Secondary Phone	Fax Number	E-Mail Address	Customer Reference Info
Policy Mailing Address is same as Designee Address <input type="checkbox"/>				
Policy Mailing ZIP 40202	Policy Mailing Address 1 100 MAIN ST	Policy Mailing Address 2	Policy Mailing City/County Louisville/Jefferson	Policy Mailing State KY

[Change Ownership Type](#)

[Previous](#) [Next](#)

Local intranet 100%

Corporate/Trust Name should be entered along with the designee's name and address information.
All functions of the screen are identical to the [Personal Owner Screen](#).

Mail Address same as Designee Address Checkbox:

If Corporate Owner, it indicates that the corporate mailing address is the same as the Corporate designee's mailing address.

Previous:

Clicking this button will take you back to the [Marketing Screen](#).

Next:

Clicking this button will take you back to the [Unit Screen](#).

UNIT SCREEN

In lieu of commenting on each field entered on the [Unit Screen](#), only those fields that require special attention will be noted below. The screen shot that follows will provide a complete view of the [Unit Screen](#). If unit is part of a Rental policy with multiple units, then a Rental Schedule will show which will allow you to access the [Unit Screen](#) detail individually for each policy

The screenshot shows the Market American Insurance Company - Windows Internet Explorer interface. The URL is <http://maiwebtest04:8097/DuckCreekExpress3x/default.aspx#>. The page title is "Market American Insurance Company - Windows Internet Explorer". The main content area is titled "SUSAN BROWN, BROWN FAMILY TRUST (Quote - New-Pending) QT00000059158 - Property_MobileHome AMERICAN UNDERWRITING MGRS AGCY INC - MH AGENCY". Below this, there are tabs for Marketing, Owner Corporate/Trust, Unit, Underwriting, and Coverage. The Underwriting tab is selected. A note at the top right says "* indicates a required field". The form fields include:

- Location ZIP: 40202
- Location Address 1: 100 MAIN ST
- Location Address 2: (empty)
- City/County: Louisville/Jefferson
- Location State: KY
- Territory: 1
- Usage: Owner
- Municipality Override: (checkbox checked, Louisville)
- Year: (dropdown menu)
- Manufacturer: (dropdown menu)
- Unit Width: Double
- Purchase Price: (dropdown menu)
- Purchase Date (MM/YYYY): (dropdown menu)
- Value: (dropdown menu)
- Protection Class: 1-6
- Serial Number: (dropdown menu)
- Has Additional Interest on Policy?: None
- Swimming Pool: None
- Supplemental Heating: None
- Is home tied down?: Yes (radio button checked)

At the bottom, there are "Previous" and "Next" buttons, and a status bar indicating "Done", "Local intranet", and "100%".

Location Address Info:

This is the location address of the where the unit is kept and must be in the same state as the zip code that was entered on the New Quote screen.

Municipality Override Checkbox (Kentucky risks only):

Checking this box will allow you to override the municipal taxes but you must furnish proof that the applicant pays taxes to an untaxed municipality before this feature can be used.

Additional Interest on Policy Question:

This is where existence of a Loss Payee or Additional Insured is noted. Changing value from None to another choice will force entity information to be collected during issuance process.

UNIT SCREEN – SCHEDULE PRESENTATION FOR RENTAL USAGE

If policy is Rental Usage, you will receive an “Add Unit” button on the unit screen after the initial unit has been created. You can continue to add units and the top tab will be displayed as Risk Sched Detail:

The screenshot shows a web browser window for 'Markel American Insurance Company - Windows Internet Explorer' at the URL <http://maicwebtest04:8097/DuckCreekExpress3x/default.aspx#>. The page title is 'Risk Sched Detail'. The main content area contains fields for location details (Location ZIP: 40201, Location Address 1: 300 MAIN ST, Location Address 2: [empty]), city/county (City/County: Louisville/Jefferson, Location State: KY), and usage (Usage: Rental). There are also fields for Municipality Override, Municipality, Year (1999), Manufacturer, Unit Width (Double), Purchase Price (20000), Purchase Date (MM/YYYY) (02/2007), Value (18000), Protection Class (1-6), Serial Number, and Has Additional Interest on Policy? (None). A 'Swimming Pool' dropdown is set to 'None'. Buttons for Coverage Detail, Delete, and OK are visible. The status bar at the bottom shows various system icons and the time 12:31 PM.

Note: It is helpful to add the Location Address for each unit so that it is easy to distinguish each unit on the [Unit Screen](#).

Fields are the same as the previous [Unit Screen](#) with the exception of the following additional buttons:

Coverage Detail Button:

Clicking on this button while on a specific Unit Screen will take you directly to the [Coverage Screen](#) for that unit however this button will not appear until after you answered the Underwriting Questions found on the next screen in the Quote process.

Delete Unit Button:

If more than one unit is entered, a “Delete” button will appear at the bottom of the screen. Clicking “Delete” will delete the current page’s unit information. The delete function is not enabled if there is only one unit listed on the quote.

Once all unit information has been entered click “OK” to proceed back to the [Unit Screen](#) which will now present in a Schedule format.

SUSAN M CISZ (Quote - New-Pending)
QT0000059167 - Property_MobileHome
AMERICAN UNDERWRITING MGRS AGCY INC - MH AGENCY

Marketing Owner Personal Unit Underwriting Coverage Save and Exit

Add Unit

Address	City/County	
100 MAIN ST	Louisville/Jefferson	<input type="button" value="Detail"/>
200 MAIN ST	Louisville/Jefferson	<input type="button" value="Detail"/>
300 MAIN ST	Louisville/Jefferson	<input type="button" value="Detail"/> X

Previous Next

Add Unit Button:

If there is more than 1 unit to be quoted, upon completing the [Unit Screen](#) for the first unit, click on “Add Unit” at the top of the left-hand corner of your screen. This will bring up a blank unit screen where the 2nd unit’s information should be entered. The “Add Unit” function can be used an infinite number of times.

If at any time you need to revert to the previous unit’s information, click on “Previous Unit” (as shown below, circled in red).

Detail Button:

Clicking on this button for a specific unit will take you to the Unit Detail screen for that unit.

“X” Button:

Clicking on the “X” button will delete that unit from the Unit Schedule page. The delete function is not enabled if there is only one unit listed on the quote.

Once all unit information has been entered click “Next” to proceed to the [Underwriting Screen](#).

UNDERWRITING SCREEN

The screen shot that follows provides a complete view of the [Underwriting Screen](#).

The screenshot shows the Underwriting screen for a new quote. At the top, the company logo and name "MARKEL AMERICAN INSURANCE COMPANY" are displayed, along with the current association "TRANSWESTERN GENERAL AGENCY". The URL in the address bar is "http://maicwebtest04:8097/DuckCreekExpress3x/default.aspx#". The menu bar includes File, Edit, View, Favorites, Tools, and Help. The toolbar includes standard browser icons like Back, Forward, Stop, Refresh, and Home. The main content area contains a series of underwriting questions with radio button options. The questions include:

- Has the applicant had any losses in the last five years? (radio buttons: No, Yes*)
- Has applicant been convicted of fraud, arson or other insurance related offense? (radio buttons: No, Yes*)
- Has the applicant had a foreclosure or repossession in the last 4 years? (radio buttons: No, Yes*)
- Is the applicant more than 60 days past due in mortgage payments? (radio buttons: No, Yes*)
- Is applicant unemployed, other than retired or disabled? (radio buttons: No, Yes*)
- Is the primary heat source thermostatically controlled? (radio buttons: No, Yes*)
- Are kerosene or other portable space heaters used? (radio buttons: No, Yes*)
- Does the unit have utility services? (radio buttons: No, Yes*)
- Is the unit easily accessible from public roadways? (radio buttons: No, Yes*)
- Is the unit located on a site with prior flooding, landslides or brush fires? (radio buttons: No, Yes*)
- Does the unit have unrepairs damage? (radio buttons: No, Yes*)
- Is the unit in the process of renovation? (radio buttons: No, Yes*)
- Does the unit have working smoke detectors? (radio buttons: No, Yes*)
- Does the unit have more than two loss payees? (radio buttons: No, Yes*)
- Has applicant been cancelled or non-renewed for underwriting reasons in the last 4 years? (radio buttons: No, Yes*)
- If not a new purchase, has the unit been uninsured for more than 30 days? (radio buttons: No, Yes*)
- Has the applicant filed bankruptcy within the last 4 years? (radio buttons: No, Yes*)
- Does the applicant have any animals with a bite history or an Akita, Chow, Pit Bull, Doberman, Rottweiler, or any non-domestic animal? (radio buttons: No, Yes*)
- Is business conducted on the premises? (radio buttons: No, Yes*)
- Do all steps, porches & decks that are 3' or more off the ground have secure rails? (radio buttons: No, Yes*)
- Is there a trampoline on premises? (radio buttons: No, Yes*)

A note at the bottom right of the form area states: "* indicates a required field". The status bar at the bottom shows "Done", "Local intranet", "100%", "11:21 AM", and several open application icons.

Underwriting Questions:

All Underwriting Questions must be answered and any messages due to eligibility will be presented at the top of the next page.

If the applicant has prior losses (see question #1), a new tab will display called ‘Loss History’, with required information on loss detail.

Once all Underwriting Questions have been entered, click “Next” to proceed to the [Coverage Screen](#).

COVERAGE SCREEN

The following screen shots provide a complete view of the [Coverage Screen](#).

Any adjustments to coverage limits, terms or deductibles will automatically force the system to rerate the policy.

This screenshot shows the 'Coverage' tab of the Market American Insurance Company's web application. The page title is 'Market American Insurance Company - Windows Internet Explorer'. The URL is 'http://maiwebtest04:8097/DuckCreekExpress3x/default.aspx#'. The menu bar includes File, Edit, View, Favorites, Tools, and Help. The toolbar includes Back, Forward, Stop, Refresh, Live Search, and other navigation icons. The top status bar shows the session ID 'QT00000059158 - Property_Mobile-Home' and the agency 'AMERICAN UNDERWRITING MGRS AGCY INC - MH AGENCY'. The main content area has tabs: Marketing, Owner Corporate/Trust, Unit, Underwriting, Coverage (which is selected), Submission, and Rating Worksheet. A 'Save and Exit' button is in the top right. The 'Financial Responsibility Level' is set to 'Z'. A message states: 'The owner information entered resulted in a NO HIT. Please verify the information and correct if necessary.' Below this, there is a summary table:

Annual Premium:	Unit Fees/Taxes:	Policy Fees/Taxes:	Total Annual Premium:
\$327.00	\$16.35	\$4.91	\$348.26

Below the summary table is a detailed coverage selection section. It includes a table header:

Description	2005 Double	Usage:	Owner
-------------	-------------	--------	-------

Below the table header, there is a list of coverage options with their respective settings:

Coverage	Limit	AOP Ded %	AOP Ded \$	Wind/Hail Ded \$	Premium
Standard Package	<input checked="" type="checkbox"/>				
No Dwelling Coverage	<input type="checkbox"/>				
Cov A - Manufactured Home	15000 *	1.0% <input type="button" value="▼"/>	\$500	N/A	\$236
Cov B - Other Structures	1500				\$6
Settlement Type Cov A/B	ACV <input type="button" value="▼"/>				
Cov C - Personal Property	7500				\$57
Settlement Type Cov C	ACV <input type="button" value="▼"/>				
Cov D - ALE	3000				Incl
No Liability Coverage	<input type="checkbox"/>				
Cov E - Liability	\$50,000 <input type="button" value="▼"/>				\$23
Cov F - Med Pay	\$500 <input type="button" value="▼"/>				\$5
Cov G - Damage to Property of Others	\$500				Incl.

Market American Insurance Company - Windows Internet Explorer

File Edit View Favorites Tools Help

Market American Insurance Company

Cov D - ALE	3000	Incl	
No Liability Coverage	<input type="checkbox"/>		
Cov E - Liability	\$50,000	\$23	
Cov F - Med Pay	\$500	\$5	
Cov G - Damage to Property of Others	\$500	incl.	
Additional Coverages			
Earthquake	<input type="checkbox"/>	No Coverage	\$0
Flood	<input type="checkbox"/>	No Coverage	\$0
Equipment Breakdown		No Coverage	\$0
Golf Cart	None	No Coverage	\$0
Identity Fraud	No Coverage	\$0	
Scheduled Personal Property	Add/Edit SPP		
Endorsements			
Total Endorsement Premium			
Unit Premium		\$327	
Endorsements			
		Previous	Next

Done Local intranet 100%

Rating and Referral Messages:

Eligibility and referral messages, will appear at the top of this page. If a risk is ineligible, a rate will not be delivered. If data was entered incorrectly, once corrected, a rate will be provided.

Term Premium:

The total term premium, not including any taxes.

Unit Fees/Taxes:

Any taxes/fees that apply to each unit.

Policy Taxes/Fees:

Any applicable taxes/fees that apply to the policy.

Total Term Premium:

The total term premium including any applicable taxes/fees.

Coverage List:

Lists all applicable coverages along with the limit, deductible and premium for each unit.

Unit Premium:

The total premium for all of the coverages (not including any applicable taxes)

Once all Coverages, Limits and Deductibles have been selected, click “Next” to proceed to the [Submission Screen](#).

Coverage Selection:

Standard Package – An owner occupied risk will default to a standard package. The package coverage and limits can easily be changed by un-checking the “Standard Package” checkbox.

No Dwelling Coverage – If your applicant is interested in liability only coverage, checking the “No Dwelling Coverage” box will remove all property coverage.

No Liability Coverage - If your applicant is interested in property only coverage, checking the “No Liability Coverage” box will remove all liability coverage.

SUBMISSION SCREEN

At this point, if all information necessary to provide a rate has been entered and there are no outstanding rating messages, the Submission tab should display. If no Submission tab displays, that will indicate that there is missing information on one of the previous pages or rating errors have not been handled. Those page tabs will display with a red line on top of the tab name. Once errors or omissions have been handled, the [Submission Screen](#) will appear.

Once on the [Submission Screen](#), you can click on Save and Exit (which saves the quote for later), Prepare Quote sheet, Complete the Quote, Refer it, or go back to make any desired changes.

The screenshot shows a web browser window for 'Market American Insurance Company - Windows Internet Explorer'. The URL is <http://maiwebtest04:8097/DuckCreekExpress3x/default.aspx#>. The title bar says 'Market American Insurance Company - Windows Internet Explorer'. The menu bar includes File, Edit, View, Favorites, Tools, and Help. The toolbar includes Back, Forward, Stop, Refresh, Live Search, and other standard browser icons. The main content area features the 'MARKEL AMERICAN INSURANCE COMPANY' logo and navigation links for Home, New, Open, Diary/Messages, Password, and Logout. A message at the top states: 'SUSAN BROWN, BROWN FAMILY TRUST (Quote - New-Pending) QT00000059158 - Property_MobileHome AMERICAN UNDERWRITING MGRS AGCY INC - MH AGENCY'. Below this, a navigation bar includes Marketing, Owner Corporate/Trust, Unit, Underwriting, Coverage, Submission (which is highlighted in yellow), and Rating Worksheet. On the right, there's a 'Save and Exit' button. The 'Premiums' section shows Total Annual Premium: \$348.26, Total Written: \$348.26, Prior Total Annual: \$0.00, and Written Change: \$348.26. The 'Billing Instructions' section has a dropdown menu set to 'Bill Insured'. The 'Billing Information' section contains fields for Name, ZIP, Address 1, Address 2, City/County, State, and Email. The 'Available Actions' section includes buttons for 'Prepare Quote Sheet', 'Refer', and 'Complete Quote'. At the bottom, there are 'Previous' and 'Next' buttons. The status bar at the bottom right shows 'Local intranet' and '100%'.

Save and Exit:

If the quote is done being processed and no further action is required at that time, click "Save and Exit". The quote can then be retrieved to work on again at a different time. **If you do close the browser without hitting Save and Exit the quote will be locked and another user in your office will not be able to access to make any changes.**

Billing Instructions

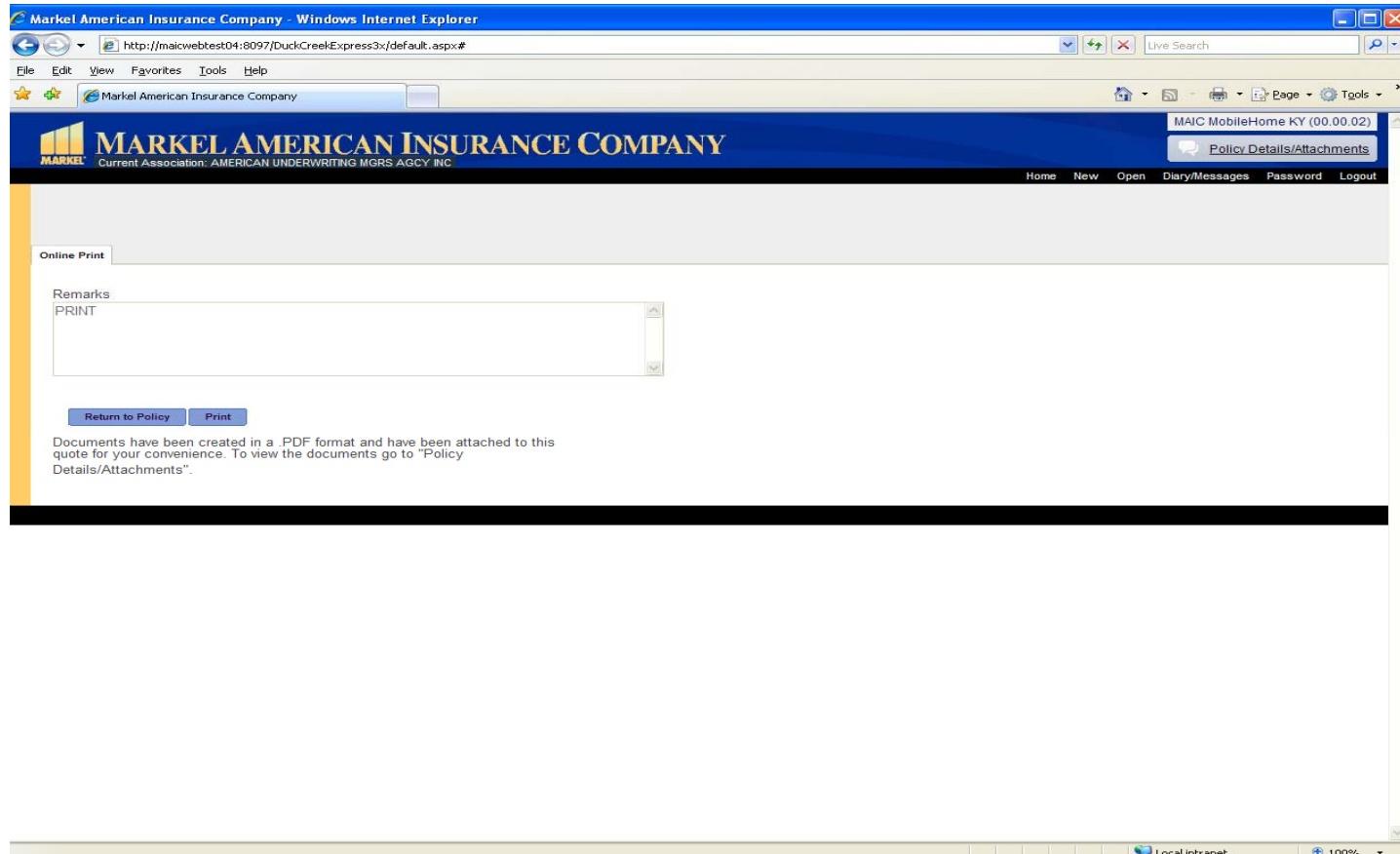
Select the appropriate choice from the drop down menu. Choices are "Bill Insured", "Bill Other" and "Bill Loss Payee", if a loss payee has been added to the policy. If the invoice is to go to

someone other than the insured or loss payee, select “Bill Other”. Fields will then display asking you for alternative billing address information.

Prepare Quote Sheet and Application:

Clicking “Print” will prepare the quote sheet and application as a PDF file that can be printed and emailed. The quote sheet will contain all of the pertinent notices and disclosures. The PDF becomes part of the quote and will be found in the Diary/Attachment section.

Upon clicking print, a box will appear that allows you to enter notes that will print on the quote sheet. If you wish to enter notes, do so, and then click “Print”.



Note: It is advisable to always use the print feature to print a quote, in lieu of just printing the page from your web browser. The PDF file that is generated contains important notices and disclosures that need to be shared with the applicant along with the required application.

Refer:

If the quote is processed but requires approval before issuance, click the “Refer” button. It’s important to enter notes to let the underwriter know why you think the risk should be approved as submitted.

The “Refer” button will always display, even when a referral is not required. Please pay attention to the rating messages to confirm whether a referral is required or not. You may also refer at any time that you would simply like a second opinion on a risk.

For more information on referrals review the section that follows regarding Referring a Risk for Approval.

Complete Quote:

If you have authority and are ready to Issue this quote, click the **Complete Quote** button which will begin the Issuance Process.

ISSUING A POLICY

ISSUANCE PROCESS – TURNING YOUR QUOTE INTO AN ISSUED POLICY

Once you've clicked the **Complete Quote** button, you will be taken back through the Quote process to the Owner, Unit and Operator screens to complete any fields highlighted in blue. These are fields that must be completed before policy can be issued. The Complete Quote button also created a new screen, called the Policy Information screen, which will now display as the 1st screen tab, directly in front of the Owner Screen. See next section for screen details.

The following screens will need to be reviewed and any necessary data entry completed before policy can be issued:

OWNER SCREEN:

Mailing Address:

Verify that the mailing address is correct to ensure insured's receipt of all policy documents.

Primary Phone:

The phone number including the area code

UNIT SCREEN:

Location Address 1:

The street address of where the unit is kept

Manufacturer:

The manufacturer of the Unit to be insured

Serial Number of Unit:

The Serial number of the Unit to be insured

ADDITIONAL INTEREST SCREEN:

All Additional Interests, if applicable, must be added before Issuance.

If you are ready to Issue this quote, you will 'Click' back to the [Submission Screen](#).

Please Note:

During the Complete quote process, the Marketing Screen now disappears from your quote and is replaced by the Policy Information Screen as described below. Any necessary adjustments should be made before the policy is issued.

POLICY INFORMATION SCREEN

This is a new screen that was created during the Complete Quote process. It will be a permanent screen from this point on and will also be used and viewable after the quote has become a policy. It will contain many items from the Marketing Screen as this screen no longer exists after the Complete Quote process.

SUSAN BROWN (Quote - New-Pending)
QT00000059158 - Property_MobileHome
AMERICAN UNDERWRITING MGRS AGCY INC - MH AGENCY

Policy Information Owner Personal Unit Underwriting Coverage Submission Rating Worksheet Save and Exit

Usage Term Effective Date: 11/04/2009 Expiration Date: 11/04/2010

Owner Occupied 12 Months * 11/04/2009 11/04/2010

Renewal of current Market American policy?

No *

Current GA/Subproducer

90199 - AMERICAN UNDERWRITING 1234123 - MH
MGRS AGCY INC AGENCY

Assign New:

GA Number/Name
(select) *

Producer Number/Name
(select) Producer Number/Address
Find Producer

MAIC Approved Book Roll

Distribution

Current Insurer
Aegis *

Opt out of marketing materials

Next

Renewal of Market Policy:

If during the Complete Quote process you realized that you forgot to indicate that this was a Market renewal or reissue, you will be able to indicate this here before Issuance. If changed to either choice you will be prompted to enter the previous Paragon policy number.

Agent Name and Number:

If during the Complete Quote process you realized that you assigned your quote to the wrong subproducer, you will be able to change the agent here before Issuance. Selection process is identical to that on the [New Quote screen](#).

MAIC Approved Book Roll:

If during the Complete Quote process you realize that you did not mark this policy as part of an approved Book Roll, you will be able to indicate this before Issuance. **Note: This field cannot be utilized without permission from the Market**

Current Insurer:

If during the Complete Quote process you realized that you indicated the incorrect current carrier, you will be able to change the company name here before Issuance.

ADDITIONAL INTEREST SCREEN

If during the quote process you indicated on the Unit screen that you had a Loss Payee or an Additional Insured, this screen tab will be created during the Complete Quote process and you will be required to add the Loss Payee or Additional Interest to each unit before the policy can be issued. If endorsing the policy to add a Loss Payee or Additional Insured, it must be completed on this screen. Unit must have physical damage coverage in order to add a Loss Payee.

The screenshot shows a web browser window for 'Market American Insurance Company - Windows Internet Explorer'. The URL is <http://maicwebtest04:8097/DuckCreekExpress3x/default.aspx#>. The page title is 'Market American Insurance Company'. The top menu bar includes File, Edit, View, Favorites, Tools, Help, and a toolbar with icons for Home, Back, Forward, Stop, Refresh, and Page. A status bar at the bottom right shows 'MAIC MobileHome KY (00.00.02)' and 'Policy Details/Attachments'. The main content area displays the 'MARKEL AMERICAN INSURANCE COMPANY' logo and 'Current Association: AMERICAN UNDERWRITING MGRS AGCY INC'. Below this, there is a message about Susan Brown's quote and her address: '100 MAIN ST Louisville, 40202'. A dropdown menu under 'Additional Interest' shows '(Select)', '(Select)', 'Loss Payee' (which is selected), and 'Additional Insured'. An 'Add' button is next to the dropdown. At the bottom of the form are 'Previous' and 'Next' buttons. The browser interface includes standard window controls (Minimize, Maximize, Close) and a status bar at the bottom with 'Local intranet' and '100%'.



TEST QUOTE (Quote - New-Pending)
QT00000059318 - Property_MobileHome
STATEWIDE GENERAL AGENCY INC - Statewide General Agency

Marketing Owner Personal Unit Underwriting Additional Interest Coverage Submission Rating Worksheet

Save and Exit

Description:

121 MAIN Tulsa, 74101

Loss Payee

Loss Payee

Name	<input type="text"/>	*
ZIP	<input type="text"/>	*
Address 1	<input type="text"/>	*
Address 2	<input type="text"/>	
City/County	<input type="button" value="select"/>	*
State		

Add:

Clicking this button will bring up fields for entering in the Loss Payee's information for each unit. All fields in blue must be filled out to issue the quote.

Validate Address:

Validate Address works the same as on the [Owner Screen](#).

Copy and Paste:

If the Loss Payee or Additional Insured is the same for multiple Rental units, use the copy and paste button to enter the information more quickly.

SUBMISSION SCREEN

Once all information necessary for Issuance has been entered during the Complete Quote process, the [Submission Screen](#) is your final stop.

The action you are able to take at this time is based on your authority as well as if the risk is approved for issuance.

If you have received a rating message that advises that the risk must be referred, at this time you will refer the policy by clicking the “Refer” button or click “Exit”. (See instructions that follow regarding referrals)

If the Policy is ready to issue, click the “Complete Issuance” button shown below. The system will force you to enter an Effective Date, allow you to Add Notes and change your Billing Instructions.

The effective date of the policy cannot be less than 5 days or more than 30 days from today's date.

The screenshot shows a web browser window for Market American Insurance Company. The URL is <http://maiwebtest04:8097/DuckCreekExpress3x/default.aspx#>. The page title is "Market American Insurance Company - Windows Internet Explorer". The main content area displays policy information for QT00000059158, specifically a mobile home underwriting record for AMERICAN UNDERWRITING MGRS AGCY INC - MH AGENCY. The policyholder is SUSAN BROWN. Premiums listed are Total Annual Premium: \$348.26, Total Written: \$348.26, Prior Total Annual: \$0.00, and Written Change: \$348.26. The effective date is set to 11/4/2009. The "Issue Notes" section contains a remarks field. Under "Billing Instructions", the dropdown menu is set to "Bill Insured". The "Billing Information" section provides the insured's address: Name: SUSAN BROWN, ZIP: 40202, Address 1: 100 MAIN ST, City/County: Louisville/Jefferson, State: KY, Email: (Email field is empty). At the bottom, there are "Available Actions" buttons for "Prepare Quote Sheet", "Refer", and "Complete Issuance". The status bar at the bottom right shows "Local intranet" and "100%".

Complete Issuance:

When you Click the [Complete Issuance](#) button, the system will load the Payment Information for this policy and will direct you to the [Payment Information Screen](#).

PAYMENT INFORMATION SCREEN

At the top of the payment box, the total policy premium and policy term is displayed as well as the coverage start date.

1. Click on “View Payment Schedules” to view what installment plans are available based on that premium amount.
2. Pick the chosen Payment plan from the drop down box.
3. Choose the Payment Type. If paying by credit card or debit card, you will select the Credit Card option in the drop down box. If paying by any other method, you will select the “Mail Invoice” option in the drop down box. (See below for Credit Card processing.)

Markel American Insurance Company

Payment Information

Policy Information

Full Annual Premium Policy Term Coverage Start Date
\$1,205.00 12 Months 11/09/2009 [View Payment Schedules](#)

Expiration Date: 11/09/2010

Payment

Payment Plan: [Two Installments](#) *

Payment Type: [Mail Invoice - Payment due in 21 days](#) *

[Cancel](#) [Complete Issuance](#)

OTHER THAN CREDIT OR DEBIT CARD

1. Once you have selected the “Payment Plan” and “Mail Invoice – Payment due in 21 days” option, click “Complete Issuance” to finish issuing the policy or “Cancel” to discontinue issuing the policy.
2. An [Issue Confirmation Screen](#) will appear advising that the policy has been issued and that output will be mailed out the next business day. (see below) The assigned policy number will be visible in the upper left-hand corner of the orange summary box.

Issue Confirmation Screen

The screenshot shows the 'Policy Details/Attachments' page of the Markel American Insurance Company system. At the top, the company logo and name are displayed, along with the message 'Current Association: Statewide General Agency'. The top right corner shows a status bar with 'MAIC MobileHome OK (00.00.02)' and navigation links for Home, New, Open, Diary/Messages, Password, and Logout. Below the header, there is a message area stating 'Thank you for your business! Policy output will be mailed on the next business day. Please call our office if you have any questions.' A 'Proceed to Policy Admin' button is located in this area. The main content area contains a summary table with the following data:

Policy Number:	MMH0000070165	Premium Written:	\$1,205.00	Effective Date:	11/09/2009	Risk State:	OK
Status:	In Force	Payment Plan:	Two Installments	Expiration Date:	11/09/2010	Rate Effective Date:	11/09/2009
Line of Business	Property_MobileHome	Billing Method:	Direct Bill	Equity Date:		Last Modified Date:	11/09/2009
Term	12 Months			Grace Equity Date:			

Below the table, detailed insured information is provided:

Insured:	TEST QUOTE	Producer:	10302_000001	Agency:	10000
	121 MAIN				
	Tulsa, OK 74101				
	262-548-9880				

Unit information is also listed:

Unit:	2004 TRAILER Double
-------	---------------------

4. As soon as output is available, it may be printed in your office.
5. At this point, you may exit the policy by starting a new transaction, or proceed to Policy Administration.

Paying by Credit Card:

1. Select Credit Card as the Payment type.
2. Select Payment Plan
3. If the cardholder is the same as the insured, click 'Yes'. The fields will populate with the applicant's mailing address information.
4. If the cardholder is not the same as the insured, click 'No' and enter in all required information.
5. Complete the Credit Card Information section.
6. Once complete, click **Complete Issuance** button.

NOTE: **Do not click on the button more than once or you risk the credit card being charged multiple times.**

7. Once the payment has been processed through the Credit Card company, the **Issue Confirmation Screen** will appear as indicated in payment section above.

Payment Information

* indicates a required field

Policy Information

Full Annual Premium \$55.00	Policy Term 12 Months	Coverage Start Date 11/09/2009	View Payment Schedules
--------------------------------	--------------------------	-----------------------------------	--

Expiration Date: 11/09/2010

Payment

Payment Plan: *

Payment Type: *

Amount 55.00	Minimum Payment Amount \$55.00
-----------------	-----------------------------------

Is Cardholder same as Insured? Yes No

Cardholder Information

Name	<input type="text"/>		
Address	<input type="text"/>		
City	<input type="text"/> * Zip Code	<input type="text"/> * State	<input type="button" value="(select)"/> *

Credit Card Type * Credit Card # * Security Code *

Expiration Date * / *

Please Enter a Valid Credit Card Number.

When you click on the Complete Issuance button, credit card payment will be processed.
 Do not click on the button more than once or you risk the credit card being charged multiple times.
 Please wait for the confirmation page which will display when the policy has been issued.

[Cancel](#) [Complete Issuance](#)

Paying by Check

1. On the Issuance Confirmation Screen, select Proceed to Policy Admin. This will take you to the TransAct screen.
2. Click on “Apply Payment button”. This will take you to our billing system to apply your payment. The Billmatrix screen will display the policy number, current due, total balance due, payments received and the installment schedule.

[en Español](#)

Select Payment Type



You may make payments with an electronic check, ATM Debit card with a PULSE, STAR or ACCEL logo or Visa, MasterCard, Discover or check card. Billmatrix does not accept Money Orders or Cashiers Checks. Enter the amount you wish to pay and select the payment type.

Policy Number

Current Due

\$0.00

Total Balance Due

\$611.00

Payments Received	
Date	Amount

Installment Schedule		
Due Date	Amount	Installment Fee
12/09/2009	\$ 303.00	\$5.00
01/06/2010	\$ 303.00	\$0.00

Payment Amount

\$

Select Payment Type

[Continue >>](#)

The information you submit is secure. [Click here to verify.](#)

3. Enter the payment amount.
4. Select Electronic Check from the drop down box and click Continue.



Enter Check Information

Enter the check routing number and account number from the Magnetic Ink Character Recognition (MICR) line at the bottom of your check. When you are finished, click the Continue button to review your payment information.

Last Name or Commercial Name
on Account

*Use only letters in the Name on
Account fields.*

First Name on Account

[Need help locating this information?](#)

Check Routing Number

Account Number

[<< Back](#)[Continue >>](#)

For assistance entering check information, please call Billmatrix Customer Care at 1-866-657-0187.

powered by
billmatrix

5. Enter all required information on the [Check Information Screen](#) and click Continue.
6. Verify all the information you entered is correct and click Authorize to continue or back to return to the prior screen.
7. Once the payment has been processed through Billmatrix you will receive Payment Receipt. You can either Make Another Payment or Exit the Billmatrix system. Your payment will automatically apply to the policy.

REFERRING FOR APPROVAL

Any time a quote or other transaction is outside a user's authority, it must be referred for approval. For efficiency, referral submissions should be made via the MAGIC system messaging capability.

If the risk is outside of your authority a quote indication will be provided. The system will alert you that approval is required. Quotes may be released as an indication without being submitted to the company. When releasing an indication to an applicant, please be sure to notify them that coverage and premium is subject to company review and approval.

Any risk requiring referral will follow an established hierarchy. For instance, a risk entered by a sub-producer will be referred to the General Agent. If the General Agent does not have the authority to approve the risk, the General Agent will refer the risk to MAIC. Once approved, the risk will follow the chain back down to the sub-producer.

Screenshot of the MAGIC system 'Submission' screen showing the 'Refer' button circled in red.

The screenshot shows the following fields:

- Policy Information: Name: O H MILLER, Previous Policy Number: N/A, Usage: Owner Occupied, Effective Date: 11/9/2009*
- Premiums: Total Annual Premium: \$55.00, Total Written: \$55.00, Prior Total Annual: \$0.00, Written Change: \$55.00
- Issue Notes: Remarks: PHOTOS REC
- Billing Instructions: Bill Insured (dropdown menu)
- Billing Information: Name, ZIP, Address 1, Address 2, City/County, State, Email
- Available Actions: Prepare Quote Sheet, Refer (circled in red), Complete Issuance

Navigation buttons at the bottom: Previous, Next

For example, you quote a risk that requested \$300,000 liability limits. Your agency does not have authority to issue the policy so it needs to be referred to MAIC for approval. On the [Submission Screen](#), on the lower left-hand side is a "Refer" button. By clicking this button, you have initiated the referral process.

1. A dialog box will appear that allows you to include a message with your referral.

The screenshot shows a web browser window for Market American Insurance Company. The main page displays policy information for a quote. A modal dialog box titled "Refer" is overlaid on the page, containing a text area for "Remarks" with the text "HOME NOT TIED DOWN". At the bottom of the dialog are "OK" and "Cancel" buttons.

2. If desired, enter a message and click "OK".

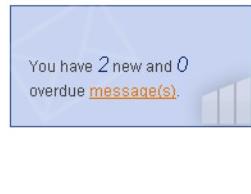
Given the scenario outlined above, this quote will be referred to MAIC.

Note: Once the referral is sent, the quote is read only and is unable to be modified by the original sender.

3. The underwriter at MAIC will open the message to see why the risk was referred. They will then load the policy and view what has been entered.
4. A decision will then be made. The risk will either be *approved*, *declined*, or put into *pending* status awaiting additional information.
5. Once that decision is made, a message will be sent back to your Agency. (See the screen print that follows)



Welcome, MC Level 2 Internal User



Messages				
<input type="button"/> Save Table Settings <input type="button"/> Restore Defaults				
12/3/2008, 5:31	kramsby	Approve	QT00000033090 has been approved on 2008-12-03 APPROVED	

If the risk is **approved**, the quote may be issued.

If the risk is **declined**, the underwriter will detail in the message why it was declined.

If the risk is **pending**, the message will advise what is needed prior to giving the approval or declination.

In the example above, this quote was approved. In the box outlined in red, note the Activity and the description—both indicating “Approved”.

6. If a Sub-Producer originally referred the risk to the General Agent they will receive the same message.

POLICY DETAILS/ATTACHMENTS

At any time while in a quote or policy, documents may be attached or diary entries made by clicking on the "Policy Details/Attachments" Icon in the upper left-hand corner. (See red oval shown below.)

The screenshot shows the MARKEL AMERICAN INSURANCE COMPANY TransACT Master 2.10 software interface. At the top, there is a navigation bar with links for Home, New, Open, Diary/Messages, Password, and Logout. A red oval highlights the "Policy Details/Attachments" link in the Diary/Messages section. Below the navigation bar, there is a banner for "MARKEL AMERICAN INSURANCE COMPANY" with the text "Current Association: MARKEL AMERICAN INSURANCE CO". The main content area displays policy details for policy number QT00000033090. The details include:

Policy Number: QT00000033090	Written Premium: \$79.00	Effective Date: 12/3/2008	Risk State: WI
Status: Quote	Payment Plan:	Expiration Date: 12/3/2009	Rate Effective Date: 12/3/2008
Product: RecVehicle_Motorcycle	Billing Method: Direct Bill	Equity Date:	Last Modified Date: 12/3/2008
Term: 12 Months		Invoice Due Date:	

Below the policy details, there are sections for Insured, Producer, and Agency information. The insured is LULA JOHNSON, residing at 3019 155TH ST., Milwaukee, WI 53206, with phone number 414-444-4444. The producer is AUM BIKELINE, P.O. Box 906, Pewaukee, WI 53072. The agency is AUM DIRECT, P O BOX 906, PEWAUKEE , WI 53072-0906, with phone number 800-236-2862.

At the bottom, there is a transaction type dropdown menu with options like "Select Type" and "Go", and a quick filter dropdown set to "All". A table shows transaction history with columns: Type, Effective Date, Expiration Date, Total Written, Written Change, Status, Last Modified by, and Last Modified Date. One entry is listed:

Type	Effective Date	Expiration Date	Total Written	Written Change	Status	Last Modified by	Last Modified Date
New	12/3/2008	12/3/2009	\$79.00	\$79.00	Approved	kramsby	N/A

Upon clicking on the "Diary/Attachments" Icon, a Policy Details Screen will display, as shown below.

Policy Details

Client Name:	LULA JOHNSON	Policy No.:	QT00000033090	Status:	Quote
Contact:		Eff/Exp Date:	12/3/2008 to 12/3/2009	Agency:	AUM DIRECT
Phone No.:	414-444-4444	LOB:	RecVehicle_Motorcycle	Producer:	BIKELINE
Address:	3019 155TH ST. Milwaukee, WI 53206				

[Return to Policy](#)

Diary Home

[Add Diary Item](#) Show/Hide

Filter By:

Quick Query: [All](#) Show/Hide

Additional Filters: [and](#) [Sender](#) [contains](#)

Current Filters:

quoteID 35621

[Apply](#) [Clear](#)

[?](#) [Save Table Settings](#) [Restore Defaults](#)

Date Originated	User ID	Originator	Activity	Description	Priority	Policy #	Policy Eff Date	Due Date	User ID Closed	Closed Date	Attachments
12/3/2008, 5:31	krambsby		Approve	QT00000033090	2-Normal				System		
12/3/2008, 5:26	MCLevel3IntlUs		Refer	QT00000033090	2-Normal				System		

2 results found. Currently showing 1 - 2.

Current Attachments

Date Caption FileName

File To Upload: [Browse...](#)

Enter caption:

[Add Attachment](#)

Policy History

The area displayed in pink above is the Attachment function.

To add an Attachment:

1. Click on “Browse”.
2. Search your computer to find the document you’d like to attach.
3. Once you’ve found the document, click on the document name and then click on “Open”.
4. In the “Enter Caption” field, enter the name of how you would like the attachment labeled.
5. Click “Add Attachment” to attach the file to the policy.

To add a Diary Item:

1. Click on “Add Diary Item”.
2. A Message Details screen will appear as shown below.



indicates a required field.

[Close Message](#)**Message Information**

Create Date: 2009-11-09T15:06:54 Created By: mhlevel3ext

MessageSecurity Level: Activity/Reason: Priority: Due Date:
 N/ASubject: Body: [Add Recipient](#)**Message Recipients**Category: Recipient: Policy/Client ID:
Policy-Level N/A 61791

3. Select the Activity/Reason.
4. Select the Priority.
5. Enter a Due Date, if applicable.
6. Enter a Subject.
7. Enter the Body text.
8. In the **Message Recipients** area, select the Category. If one of the “specified” categories is chosen, a list of potential Recipients will appear in a drop down box.
9. To add a Recipient, click/select their name from the drop down list, and then click the “Add Recipient” button.
10. If you would like to add an attachment, click the “Allow Attachments” button.
Once the latter has been completed, click “Update Details”. This will send the message

VIEWING A POLICY

Once a policy is activated, you can use the “Open” function to search for the policy.

1. Search for the policy you are looking for.

Reminder: Instructions on how to search for a policy or quote can be found in the section titled “Open” at the beginning of this manual.

The screenshot shows the 'Open Existing Quote/Policy' search results page. At the top, there is a navigation bar with links for Home, New, Open, Diary/Messages, Password, and Logout. Below the navigation bar is a search interface with sections for 'Available Quotes And Policies' and 'Advanced Search'. The 'Advanced Search' section includes fields for 'LOB' and 'Quick Query', and buttons for 'Add Filter', 'Apply', and 'Clear'. The 'Current Filters' section shows a filter for 'LOB' containing 'RecVehicle_Motorcycle'. The main search results table has columns for Policy/Quote Number, Insured Name, State, Line, Status, Transaction, Description, Eff. Date, and Last Modified. The table contains 10 rows of data, each with a set of icons for edit, delete, and other actions. The bottom of the page shows pagination controls and a message indicating 1144 results found, with the current view showing 1-10.

Policy/Quote Number	Insured Name	State	Line	Status	Transaction	Description	Eff. Date	Last Modified
QT00000031946	123 123	WI	RecVehicle_Motor	Quote	New-Pending		11/17/2008	12/3/2008
MMT00000014415			RecVehicle_Motor	Cancelled	Cancel-Committed		11/18/2008	11/18/2008
MMT00000013607			RecVehicle_Motor	InForce	New-Committed		10/26/2008	12/3/2008
MMT00000014444			RecVehicle_Motor	Cancelled	Cancel-Committed		11/17/2008	11/18/2008
QT00000032615			RecVehicle_Motor	Quote	New-Pending		11/26/2008	12/3/2008
QT00000032581			RecVehicle_Motor	Quote	New-Pending		11/25/2008	12/3/2008
QT00000032585			RecVehicle_Motor	Quote	New-Pending		11/25/2008	12/1/2008
QT00000030087			RecVehicle_Motor	Quote	New-Pending		10/10/2008	11/14/2008
MMT00000014078			RecVehicle_Motor	InForce	Reissue-Committe		11/23/2008	12/3/2008
MMT00000014258			RecVehicle_Motor	InForce	Endorse-Pending		11/4/2008	11/21/2008

2. Click on the policy number (shown on the left-hand side).
3. You will be taken to the TransACT screen as shown below.



Trans ACT

[View Service History](#)[Apply Payment](#)

Policy Number:	MMT00000013607	Written Premium:	\$75.00	Effective Date:	10/26/2008	Risk State:	WI
Status:	InForce	Payment Plan:	Full Pay	Expiration Date:	10/26/2009	Rate Effective Date:	10/6/2008
Product:	RecVehicle_Motorcycle	Billing Method:	Direct Bill	Equity Date:		Last Modified Date:	10/6/2008
Term:	12 Months			Invoice Due Date:			

Insured:	Producer:	Agency:
ACTION JACKSON, 4TH N28W23515 GREEN ROAD Pewaukee, WI 53072 262-695-5657 ACTIONJACKSON@GMAIL.COM	90700 - 0000002 AUM BIKELINE P.O. Box 906 Pewaukee , WI 53072	90700 AUM DIRECT P O BOX 906 PEWAUKEE , WI 53072-0906 800-236-2862

Transaction Type:

Quick Filter



Type	Effective Date	Expiration Date	Total Written	Written Change	Status	Last Modified by	Last Modified Date
New	10/26/2008	10/26/2009	\$75.00	\$75.00	Committed	kwang	10/7/2008

4. From the [TransACT screen](#), to simply view the policy, click on the magnifying glass, (the icon on the far left). This will allow you to view the policy as read only.
5. When you are finished viewing the policy, click on the Submission tab and then click “Return to Admin”. This will take you back to the [TransACT screen](#) where you started in step 3.



LULA JOHNSON (InForce - New-Committed)
MMT00000014719 - RecVehicle_Motorcycle
AUM DIRECT - AUM BIKELINE

[Policy Information](#) [Owner Personal](#) [Unit](#) [Operator](#) [Operator Assignment](#) [Additional Interest](#) [Coverage](#) [Coverage Rejection/Selection](#) [Submission](#) [Rating Worksheet](#)

[Return To Admin](#)

Name: LULA JOHNSON

Previous Policy Number: N/A

Premiums

Total Annual Premium: Total Written: Prior Total Annual: Written Change:
\$79.00 \$79.00 \$0.00 \$79.00

Billing Instructions

Bill Insured

Billing Information

Name LULA JOHNSON
ZIP 53206
Address 1 3019 155TH ST.
Address 2
City/County Milwaukee/Milwaukee
State WI
Email

Available Actions

[Return To Admin](#)

[Previous](#) [Next](#)

From the **TransACT** screen you may then service the policy as you normally would, including applying a payment.

The Section that follows will cover all aspects of Policy Maintenance using TransACT.

TransACT—POLICY MAINTENANCE

TransACT ICONS (Next to each transaction)

There are 3 Icons that appear on the **TransACT Screen** next to each transaction. (see screen shot below)

The screenshot shows the MARKEL AMERICAN INSURANCE COMPANY TransACT Master 2.10 software interface. At the top, there's a toolbar with various icons like Help, Search, Favorites, and Print. Below the toolbar is a navigation bar with links for Home, New, Open, Diary/Messages, Password, and Logout. The main content area displays policy details for policy number MMT00000014719, including status (InForce), product (RecVehicle_Motorcycle), term (12 Months), written premium (\$79.00), payment plan (Full Pay), effective date (12/3/2008), expiration date (12/3/2009), equity date, and invoice due date. Below this, it lists insured information (LULA JOHNSON) and producer information (AUM BIKELINE). A yellow box highlights the policy number and some of these details.

At the bottom of the main content area, there's a table titled "Transaction Type:" showing a list of transactions:

Type	Effective Date	Expiration Date	Total Written	Written Change	Status	Last Modified by	Last Modified Date
New	12/3/2008	12/3/2009	\$79.00	\$79.00	Committed	kramsby	12/3/2008
Endorse	12/3/2008	12/3/2009	\$79.00	\$0.00	Pending		N/A

Red arrows numbered 1, 2, and 3 point to the icons in the first row of the transaction table: a magnifying glass (View Service History), a pencil (Edit), and a red X (Abort).

1. View Policy

Will allow you to view the policy as read only. No changes can be made.

2. Get Change Summary

Will display a screen showing the changes made by that transaction if applicable.

3. Schedule to Abort

Will prevent 'Scheduled' transaction from occurring if not already committed. If the "X" is clicked, the scheduled transaction will be removed.

ENDORSE

1. In the Transaction Type drop down box, select “Endorse” and click “Go”.

The screenshot shows the policy details for MMT00000014719. Key information includes:

Policy Number: MMT00000014719	Written Premium: \$79.00	Effective Date: 12/3/2008	Risk State: WI
Status: InForce	Payment Plan: Full Pay	Expiration Date: 12/3/2009	Rate Effective Date: 12/3/2008
Product: RecVehicle_Motorcycle	Billing Method: Direct Bill	Equity Date:	Last Modified Date: 12/3/2008
Term: 12 Months		Invoice Due Date:	

Insured: LULA JOHNSON, 3019 155TH ST., Milwaukee, WI 53206, 414-444-4444

Producer: 90700 - 0000002, AUM BIKELINE, P.O. Box 906, Pewaukee, WI 53072

Agency: 90700, AUM DIRECT, P O BOX 906, PEWAUKEE , WI 53072-0906, 800-236-2862

Transaction Type: Endorse

Type	Effective Date	Expiration Date	Total Written	Written Change	Status	Last Modified by	Last Modified Date
New	12/3/2008	12/3/2009	\$79.00	\$79.00	Committed	kramsby	12/3/2008
Endorse	12/3/2008	12/3/2009	\$79.00	\$0.00	Pending		N/A

2. Enter the Effective Date of your Endorsement transaction
3. Select the Reason for your transaction from the Reason drop down box (you may select multiple reasons by clicking the “Add Reason” button). Additional notes about your transaction may be entered in the “Detail” box. **Note: This information will be printed on the Declarations Page.** (See Screen Shot that follows.)

The screenshot shows the "Endorse" transaction entry screen for Markel American Insurance Company. The effective date is set to 12/3/2008. The reason selected is "Add Coverage" with the detail note "increase med pay". There is an "Add Reason" button available. The "Print Suppress" checkbox is unchecked. Buttons for "Exit" and "Continue" are at the bottom.

4. After you have completed the page, click “Continue”. If you do not wish to continue, click “Exit” and you will be returned to the [TransACT Screen](#).

The system will present you with the policy master pages which allow you to access any of the pages to make the necessary changes to the policy.

Upon completion of your changes, proceed to the Submission page by clicking on the “Submission” tab or continuing to click “Next”.

If the endorsement is out of the agent's authority, a referral will be required. Click on the button labeled “Refer”.

Market American Insurance Company - Microsoft Internet Explorer

Name: LULA JOHNSON
Previous Policy Number: N/A Endorse / 12-03-2008

Premiums

Total Annual Premium:	Total Written:	Prior Total Annual:	Written Change:
\$79.00	\$79.00	\$79.00	\$0.00

Billing Instructions

Bill Insured

Billing Information

Name:	LULA JOHNSON
ZIP:	53206
Address 1:	3019 155TH ST.
Address 2:	
City/County:	Milwaukee/Milwaukee
State:	WI
Email:	

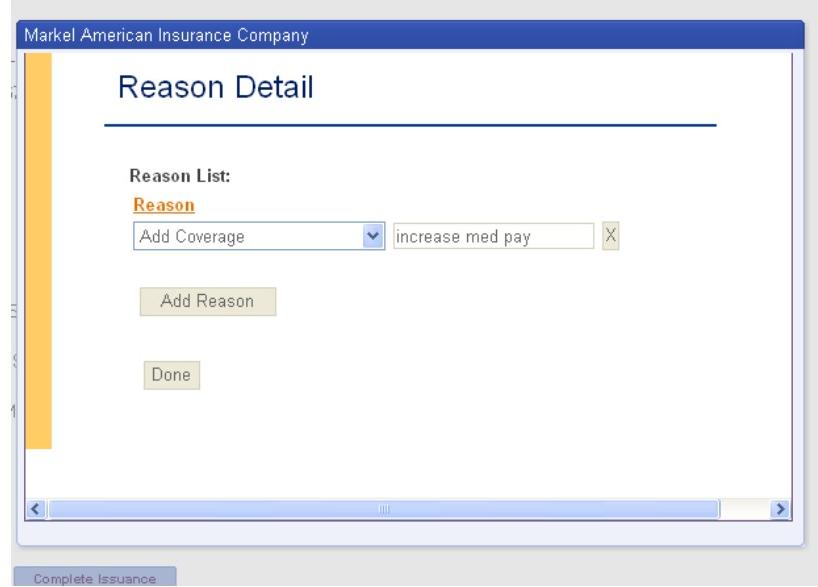
Available Actions

Submission Screen:

The [Submission Screen](#) (as shown above) will show you the new premium amounts resulting from your transaction and the total amount of premium change.

Modify Reasons:

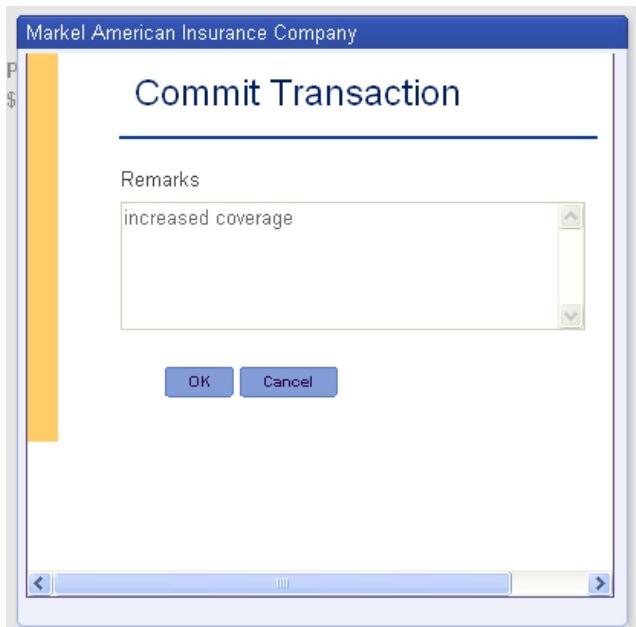
The “Modify Reasons” button (see below) can be used to change the Reason that you selected for your transaction or to add additional Reasons.



Upon completion of your transaction, you can choose to “Complete Issuance” or “Save for Later”.

Complete Issuance:

Will present you with a Remarks section where you can enter detailed remarks about your transaction.



Save for Later:

Will return you to the [TransACT Screen](#) for your policy and you will see your transaction listed. You will see the status listed as “pending”.

Note: If you process multiple changes to a policy in one day, the insured will only receive the hard copy of the last Declarations Page that was generated even though all policy transactions will show up in pdf format in the Diary/Attachment section of the policy.

CANCEL

When the Cancel function is chosen in TransACT, the ability to cancel due to Company Request or Insured Request is given.

Company Requested Cancellation:

1. Select your transaction type of Cancel and click "Go". (see screen that follows)

The screenshot shows the TransACT Master 2.10 software interface for MARKEL AMERICAN INSURANCE COMPANY. The top navigation bar includes links for Home, New, Open, Diary/Messages, Password, and Logout. A 'Policy Details/Attachments' button is also present. The main content area displays a policy summary for policy number MMT00000014719, which is InForce, RecVehicle_Motorcycle, and has a term of 12 Months. The summary includes fields for Written Premium (\$79.00), Payment Plan (Full Pay), Effective Date (12/3/2008), Expiration Date (12/3/2009), Equity Date, and Invoice Due Date. Below the summary, detailed information for the insured (LULA JOHNSON) and producer (AUM BIKELINE) is provided. A 'Transaction Type' dropdown menu is open, showing 'Cancel' selected, with a 'Go' button next to it. To the right, a 'Quick Filter' dropdown is set to 'All'. A table below lists transaction history entries, including three rows for 'Endorse' actions on 12/3/2008, each with a status of 'Committed' and a last modified date of 12/3/2008.

Type	Effective Date	Expiration Date	Total Written	Written Change	Status	Last Modified by	Last Modified Date
New	12/3/2008	12/3/2009	\$79.00	\$79.00	Committed	krambsby	12/3/2008
Endorse	12/3/2008	12/3/2009	\$79.00	\$0.00	Pending		N/A
Endorse	12/3/2008	12/3/2009	\$79.00	\$0.00	Committed	MCLevel2IntUser	12/3/2008

2. Select a Reason for cancellation from the drop down box.

For company request cancels you must also fill in the Detail box with more specific, appropriate detail as this verbiage will also print on the Cancellation form.

Ex. You select the reason called "Unacceptable Driving Record" but in the detail box (see below) you insert: "Speeding violations: 1/2007, 3/2006, etc."

You need to put enough detail that the insured understands exactly why they were canceled because if you do not, in some states the cancellation form will be considered unacceptable and void.

Markel American Insurance Company

Cancel

* indicates a required field

Reason	Detail
Risk Unacceptable	* unacceptable risk *
Return Method	Prorata *
Effective Date	11/28/2009 *
Schedule Date (optional):	11/14/2009
Print Suppress	<input type="checkbox"/>

Buttons: Exit Continue

- The Return Method box will automatically populate with the cancel method choices you have based on the Reason for Cancellation. You must choose a method.

The Reason you selected in Step 1 above determined that this was a Company Request cancellation so the system automatically populated the Cancellation Effective date with the earliest legal cancel date based on state requirements and proper mailing time.

Note: The “Schedule Date” will tell you the actual day that the system will change the policy status from InForce to Cancel and is informational only.

- Click the “Continue” button to proceed OR “Exit” to return to the [TransACT Screen](#).

Markel American Insurance Company

Cancel

Reason	Detail
Agent Request	
Return Method	Prorata
Effective Date	12/18/2008
Schedule Date (optional):	12/23/2008
New Premium Charge	\$3.00 -\$76.00

Buttons: Abort Schedule

The next screen will now show you the new written premium on this policy along with the unearned premium (negative written change) that will be applied once the policy is truly cancelled.

5. Click the “Schedule” button to finish the Cancellation transaction and be returned to the main [TransACT Screen](#) OR click the “Abort” button if you want to back out from the transaction and return to main [TransACT Screen](#).

The screenshot shows the TransACT Master 2.10 software interface for MARKEL AMERICAN INSURANCE COMPANY. The top navigation bar includes links for Home, New, Open, Diary/Messages, Password, and Logout. A "Policy Details/Attachments" button is also present. The main window displays a policy record for MMT00000014719. Key details shown include:

Policy Number: MMT00000014719	Written Premium: \$79.00	Effective Date: 12/3/2008	Risk State: WI
Status: InForce	Payment Plan: Full Pay	Expiration Date: 12/3/2009	Rate Effective Date: 12/3/2008
Product: RecVehicle_Motorcycle	Billing Method: Direct Bill	Equity Date:	Last Modified Date: 12/3/2008
Term: 12 Months		Invoice Due Date:	

Below this, the "Insured" section lists LULA JOHNSON with address 3019 155TH ST, Milwaukee, WI 53206, phone 414-444-4444. The "Producer" section lists 90700 - 0000002, AUM BIKELINE, P.O. Box 906, Pewaukee, WI 53072. The "Agency" section lists 90700, AUM DIRECT, P O BOX 906, PEWAUKEE , WI 53072-0906, phone 800-236-2862.

The "Transaction Type" section shows a grid of transactions:

Type	Effective Date	Expiration Date	Total Written	Written Change	Status	Last Modified by	Last Modified Date
New	12/3/2008	12/3/2009	\$79.00	\$79.00	Committed	kramsby	12/3/2008
Endorse	12/3/2008	12/3/2009	\$79.00	\$0.00	Pending		N/A
Endorse	12/3/2008	12/3/2009	\$79.00	\$0.00	Committed	MCLevel2IntUser	12/3/2008
Cancel	12/4/2008	12/3/2009	\$60.00	-\$29.00	Committed	MCLevel2IntUser	12/3/2008

At the bottom of the screen, there are buttons for "Done" and "Local intranet".

The main [TransACT Screen](#) will show you that your Cancellation is ‘scheduled’ and will display the effective date as well.

Scheduling the transaction will cause the Direct Notice of Cancellation to print and be sent to the customer the next morning.

If you click the “Abort” button (Red ‘X’ to the left of the Cancel transaction), then you will abort the scheduled cancel and if the notice was already printed, a continuation notice will be sent to the customer to tell them their policy will not be cancelled.

Ex. You scheduled a cancellation on the policy for lack of an updated survey but then you received the survey from the customer, so you use the “Abort” function which will remove the scheduled cancellation and will generate a continuation notice during the nightly batch which will be mailed the next business day.

Note: In the example shown above, the policy will officially be cancelled as of 12/4/2008 (policyholder has no coverage from this point on). The policy status in the system will not change from Inforce to Canceled until the transaction is Committed during the nightly batch run on 12/9/08.

Insured Requested Cancellation:

1. Select your transaction type of Cancel and click "Go".

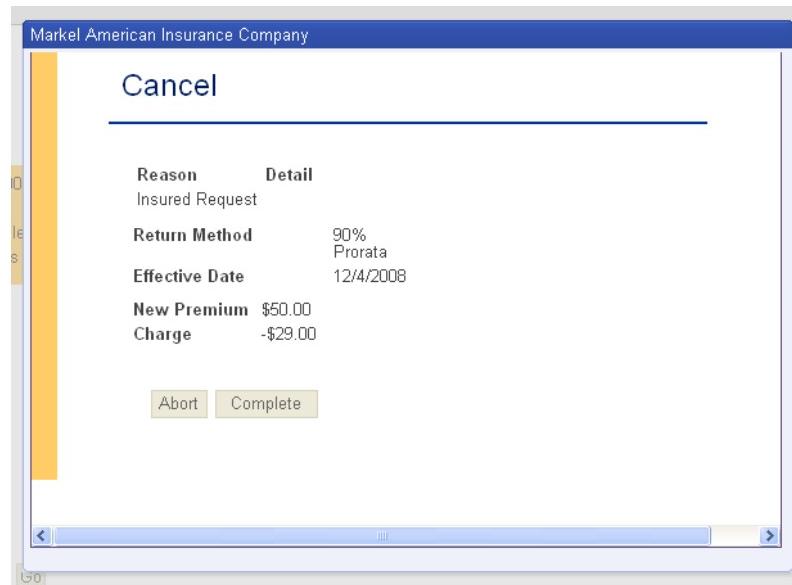
The screenshot shows the MARKEL AMERICAN INSURANCE COMPANY TransACT Master 2.10 interface. At the top, there's a navigation bar with links for Home, New, Open, Diary/Messages, Password, and Logout. Below the header, a yellow box displays policy details: Policy Number (MMT00000014719), Written Premium (\$79.00), Effective Date (12/3/2008), Risk State (WI); Status (InForce), Payment Plan (Full Pay), Expiration Date (12/3/2009), Rate Effective Date (12/3/2008); Product (RecVehicle_Motorcycle), Billing Method (Direct Bill), Equity Date (Last Modified Date: 12/3/2008); Term (12 Months), Invoice Due Date. Below this, a table shows insured information: Insured (LULA JOHNSON, 3019 155TH ST., Milwaukee, WI 53206, 414-444-4444), Producer (90700 - 0000002, AUM BIKELINE, P.O. Box 906, Pewaukee, WI 53072), and Agency (90700, AUM DIRECT, P O BOX 906, PEWAUKEE , WI 53072-0906, 800-236-2862). A transaction history table follows, with columns for Type, Effective Date, Expiration Date, Total Written, Written Change, Status, Last Modified by, and Last Modified Date. The table contains three entries: New (12/3/2008, 12/3/2009, \$79.00, \$79.00, Committed, kramsby, 12/3/2008); Endorse (12/3/2008, 12/3/2009, \$79.00, \$0.00, Pending, N/A); and another Endorse entry (12/3/2008, 12/3/2009, \$79.00, \$0.00, Committed, MCLevel2IntUser, 12/3/2008).

2. Select a Reason for cancellation from the drop down box.
3. If the Detail box is required, please enter any required, appropriate details/reasons.
4. The Return Method box will automatically populate with the cancel method choices you have based on the Reason for Cancellation. You must choose a method.

The screenshot shows a 'Cancel' dialog box. It includes a note that an asterisk (*) indicates a required field. There are two main sections: 'Reason' (dropdown menu showing 'Insured Request') and 'Detail' (text input field containing 'sold'). Below these are 'Return Method' (dropdown menu showing '90% Prorata'), 'Effective Date' (date input field showing '12/4/2008'), and 'Print Suppress' (checkbox). At the bottom are 'Exit' and 'Continue' buttons.

The Cancellation effective date should be entered based on the date requested by the insured. The system automatically populates today's date so you will need to adjust date accordingly.

5. Click the “Continue” button to proceed OR “Exit” if you want to return to the [TransACT Screen](#) with no changes.



The next screen (as previously shown) will show you the new written premium on this policy along with the unearned premium (negative written change) that will be applied once the policy is truly cancelled.

6. Click the “Complete” button to finish the Cancellation transaction and be returned to the main [TransACT Screen](#) OR click the “Abort” button if you want to back out from the transaction and return to main [TransACT Screen](#).

MARKEL AMERICAN INSURANCE COMPANY
Current Association: MARKEL AMERICAN INSURANCE CO

TransACT Master 2.10
Policy Details/Attachments
Home New Open Diary/Messages Password Logout

Trans ACT

View Service History Apply Payment

Policy Number: MMT00000014719	Written Premium: \$79.00	Effective Date: 12/3/2008	Risk State: WI
Status: InForce	Payment Plan: Full Pay	Expiration Date: 12/3/2009	Rate Effective Date: 12/3/2008
Product: RecVehicle_Motorcycle	Billing Method: Direct Bill	Equity Date:	Last Modified Date: 12/3/2008
Term: 12 Months		Invoice Due Date:	

Insured:	Producer:	Agency:
LULA JOHNSON	90700 - 0000002	90700
3019 155TH ST.	AUM BIKELINE	AUM DIRECT
Milwaukee, WI 53206	P.O. Box 906	P O BOX 906
414-444-4444	Pewaukee , WI 53072	PEWAUKEE , WI 53072-0906
		800-236-2862

Transaction Type:

Quick Filter

Type	Effective Date	Expiration Date	Total Written	Written Change	Status	Last Modified by	Last Modified Date
New	12/3/2008	12/3/2009	\$79.00	\$79.00	Committed	kramsby	12/3/2008
Endorse	12/3/2008	12/3/2009	\$79.00	\$0.00	Pending		N/A
Endorse	12/3/2008	12/3/2009	\$79.00	\$0.00	Committed	MCLevel2IntUser	12/3/2008
Cancel	12/4/2008	12/3/2009	\$50.00	-\$29.00	Committed	MCLevel2IntUser	12/3/2008

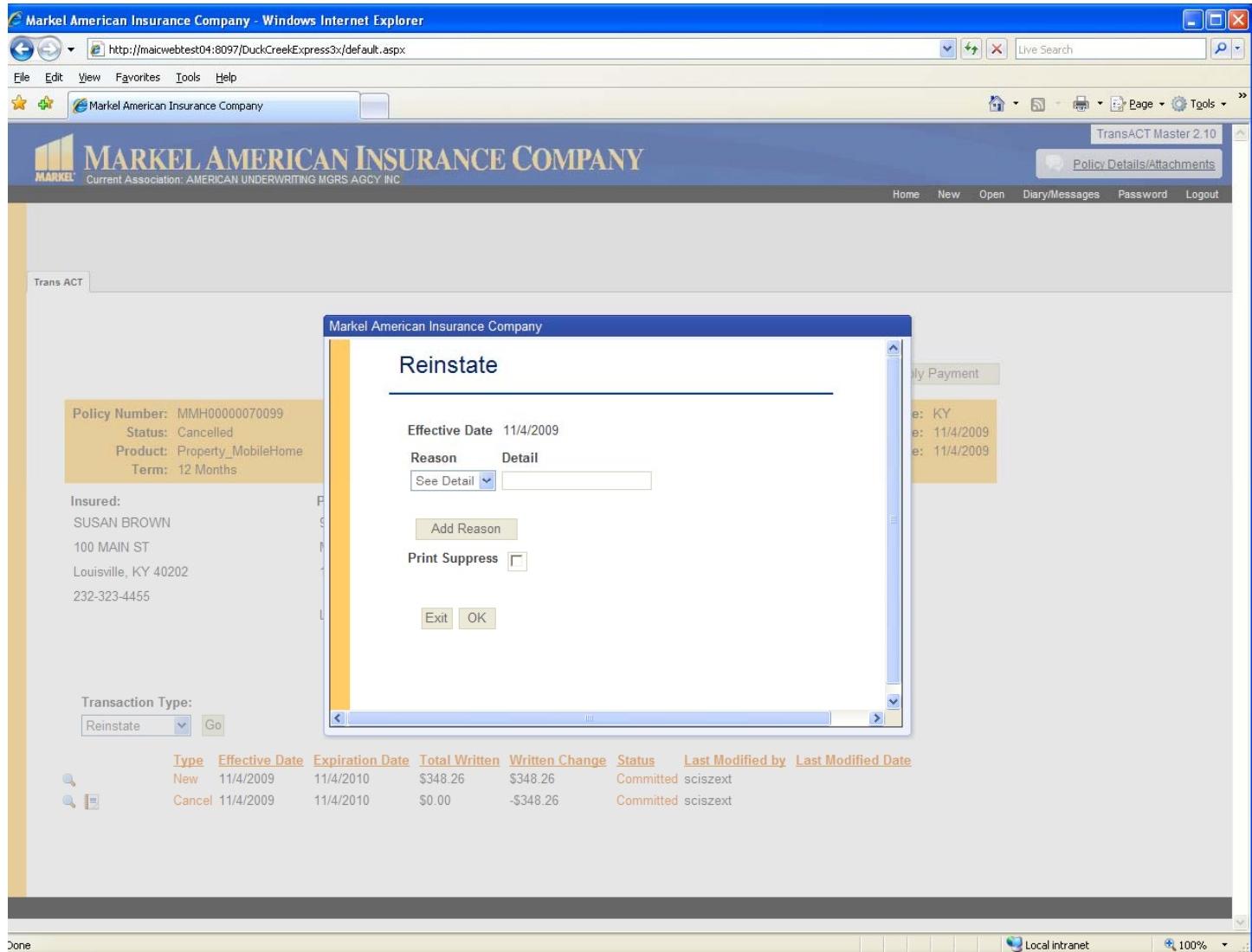
Local intranet

Once you return to the main **TransACT Screen**, it will show you that the transaction has been Committed and the insured's policy is cancelled as of the date requested. No forms will be generated.

REINSTATE

Reinstate will be available in the dropdown box if this is an allowed transaction on the policy.

1. Select “Reinstate” and Click “Go”.



2. The Effective date is automatically populated by the system and the date is equal to the previous cancel date.
3. Choose a reason for the reinstatement and enter any necessary detail. The Add Reason button is to be used if you want to show multiple reasons for reinstatement.
4. Click the “OK” button to proceed (as shown above).
5. Click “OK” to proceed with Reinstatement OR click the “Exit” button to back out of transaction and be returned to [TransACT Screen](#) without action.

Markel American Insurance Co - Powered By EXAMPLE Express(tm) - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Favorites Go Google Settings

Address: http://corpwebuat30:8083/Express30/default.aspx

MARKEL AMERICAN INSURANCE COMPANY

TransACT Master 2.10 Current Association: MARKEL AMERICAN INSURANCE CO

Diary/Attachments

JOY RIDER (Cancelled - Cancel - Committed)
MSB00000005455

TransACT

Policy Number: MSB00000005455	Written Premium: \$277.00	Effective Date: 2/26/2008	Risk State: IL
Status: InForce	Payment Plan: Full Pay	Expiration Date: 2/26/2009	Rate Effective Date: 2/26/2008
Product: SmallBoat_SmallBoat	Billing Method: Direct Bill	Equity Date:	Last Modified Date: 2/26/2008
Term: 12 Months		Grace Equity Date:	

Insured:
 JOY RIDER
 1 MARINA WAY
 Rockford, IL 61108
 262-548-9880

Producer:
 90700-0000001
 AMERICAN UNDERWRITING MGRS
 P O BOX 906
 PEWAUKEE, WI 53072-0906
 800-236-2862

Agency:
 90700
 AMERICAN UNDERWRITING MGRS
 P O BOX 906
 PEWAUKEE, WI 53072-0906
 800-236-2862

Transaction Type: **Quick Filter:** All

Type	Effective Date	Expiration Date	Total Written	Written Change	Status	Last Modified by	Last Modified Date
New	2/26/2008	2/26/2009	\$277.00	\$277.00	Committed	krambsy	
Endorse	2/26/2008	2/26/2009	\$277.00	\$0.00	Committed	krambsy	
Cancel	2/26/2008	2/26/2009	\$0.00	-\$277.00	Committed	krambsy	
Reinstate	2/26/2008	2/26/2009	\$277.00	\$277.00	Committed	krambsy	

Local intranet

You will be returned to the [TransACT Screen](#) and the Reinstate transaction should negate the Written Change column and Total Written Premium generated from the Cancellation transaction.

REISSUE

Reissue will be available in the dropdown box if this is an allowed transaction on the policy.

A policy may be reissued up to 7 days prior to the effective date of the policy if the cancellation method used is flat. The policy must be rewritten equal to or greater than the current cancellation date if the cancellation method used is other than cancel flat.

1. Select “Reissue” and Click “Go”.

The screenshot shows the TransACT Master 2.10 software interface. The main window displays policy details for policy number MSB00000005455, status InForce, product SmallBoat_SmallBoat, and term 12 Months. The right side of the screen shows a modal dialog box titled "JOY RIDER (InForce - Cancel - Committed) MSB00000005455". The dialog box contains fields for "Effective Date" (set to 2/27/2008), "Show Move Agency Option" (set to No), "Show Move State Option" (set to No), and "Show Move Manuscript Option" (set to No). Below these are buttons for "Add Reason", "Reason" (with a dropdown menu showing "(select)" and a "Detail" field), and "Print Suppress" (checkbox). At the bottom of the dialog are "Exit" and "Continue" buttons. The status bar at the bottom right indicates "Local intranet".

2. Verify the effective date of the reissue and change if needed.
3. Click on drop down box to change the no to yes if you are reissuing the policy to change the agent or the mooring state. This will enable you to change the agent or location state.
4. If the reissue is for any other reason, click on the drop down box and select the applicable reason.
If you have more than one reason you need to enter, click on the add reason box. (See screen print below)
5. Click “Continue” to proceed or “Exit” to stop processing the reissue.
6. Amend the policy as needed.
7. Click the submission tab to be taken to the last page of the reissue. (See the screen print below)

TEST LIABILITY (Cancelled - Reissue-Pending)
 MMH-00000070164 - Property MobileHome
 STATEWIDE GENERAL AGENCY INC - Statewide General Agency

Policy Information	Owner Personal	Unit	Underwriting	Additional Interest	Coverage	Submission	Rating Worksheet	Save and Exit
--------------------	----------------	------	--------------	---------------------	----------	------------	------------------	---------------

Name: TEST LIABILITY
 Previous Policy Number: N/A Usage: Owner Occupied Reissue / 11/9/2009

Premiums

Total Annual Premium: Total Written: Prior Total Annual: Written Change:
 \$1,676.40 \$1,676.40 \$0.00 \$1,676.40

Issue Notes

Remarks

Billing Instructions

Bill Insured

Billing Information

Name	TEST LIABILITY
ZIP	41339
Address 1	P O BOX 471
Address 2	
City/County	Noctor/Breathitt
State	KY
Email	

Available Actions

- Add any applicable comments and click “Complete Issuance”.

Markel American Insurance Company

Payment Information

* indicates a required field

Policy Information

Full Annual Premium	Policy Term	Coverage Start Date
\$1,676.40	12 Months	11/09/2009

Expiration Date: 11/09/2010

Payment

Payment Plan: *

Payment Type: *

Amount * Minimum Payment Amount

- Verify Pay Plan is correct and commit without payment, if there is already a payment on the policy.

REVIEW BEFORE RENEW

1. Choose the Review before Renew option and click "Go".

Note: You cannot perform this action on a policy that has a committed cancel, is scheduled for non-renewal or has a pending renewal.

The screenshot shows a Microsoft Internet Explorer window for Market American Insurance Company. The address bar shows the URL: http://maiwebtest01:8093/DuckCreekExpress3x/default.aspx. The main content area displays policy information for policy number MHY00000008253, including:

Policy Number: MHY00000008253	Written Premium: \$1,092.00	Effective Date: 5/23/2008	Risk State: OK
Status: InForce	Payment Plan: Three Installments	Expiration Date: 5/23/2009	Rate Effective Date: 5/20/2008
Product: HYBoat_HYBoat	Billing Method: Direct Bill	Equity Date: 5/23/2009	Last Modified Date: 5/20/2008
Term: 12 Months		Invoice Due Date: 5/23/2009	

Below this, there are fields for Insured:, Producer:, and Agency:. At the bottom, a Transaction Type dropdown is set to "Review Before Renew" with a "Go" button. A table below shows transaction history:

Type	Effective Date	Expiration Date	Total Written	Written Change	Status	Last Modified by	Last Modified Date
New	5/23/2008	5/23/2009	\$1,092.00	\$1,092.00	Committed	klimbo@seatosea	5/23/2008
Endorse	10/14/2008	5/23/2009	\$1,092.00	\$0.00	Pending		N/A

The Effective date is automatically populated by the system.

Market American Insurance Company - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Home Search Favorites

Address http://maiwebtest01:8093/DuckCreekExpress3x/default.aspx

Trans ACT

Market American Insurance Company

Review Before Renew

Policy Number: MHYD1
Status: InForce
Product: HYB01
Term: 12 Mo

Insured: ADAM MANNOLICH

Effective Date 11/24/2008 *

Reason Detail

Review Before Renewal CHECK CLAIMS

Review Before Renewal

Add Reason

* indicates a required field

Risk State: OK
Effective Date: 5/20/2008
Modified Date: 5/20/2008

INSURANCE SVCS INC
CA 93448

Transaction Type:

Type	Effective Date	Expiration Date	Total Written	Written Change	Status	Last Modified by	Last Modified Date
New	5/23/2008	5/23/2009	\$1,092.00	\$1,092.00	Committed	klimbo@seatosea	5/23/2008
Endorse	10/14/2008	5/23/2009	\$1,092.00	\$0.00	Pending		N/A

Done Internet

2. Enter in the details of why you want to review before policy automatically renews.
3. Click the “Continue” button to proceed or “Exit” to return to TransACT Screen.

Market American Insurance Co - Powered By EXAMPLE Express(tm) - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Home Search Favorites

Address http://corpwebus30:8083/Express30/default.aspx

TransACT Master 2.10 Current Association: MARKEL AMERICAN INSURANCE CO

Diary/Attachments

MARKEL AMERICAN INSURANCE COMPANY

TransACT Review Before Renew Pages

Market American Insurance Co - Powered By EXAMPLE Express(tm)

BUD LIGHT (InForce - Endorse - Committed)
MHP00000005086

TransACT

Policy Number: MHP00000005086 Written P
Status: InForce Payme
Product: HPBoat_HPBoat Billing
Term: 12 Months

Insured: BUD LIGHT Producer: 90700-000
1 MAIN ST AMERICAN
Boneta, UT 84001 P O BOX 90
262-548-9880 PEWAUKEE
800-236-28

Effective Date 2/26/2008

Reason Detail

Review Before Renewal CHECK CLAIMS

Print Suppress

Abort Schedule

Transaction Type:

Type	Effective Date	Ex
New	1/23/2008	1/23/2009
Endorse	1/28/2008	\$5,836.00 \$2,325.00

Committed HPLevel2IntUser 1/28/2008

Done Local intranet

- Click "Abort" if you've changed your mind about marking this policy for Review before Renew and want to be returned to the [TransACT Screen](#) OR click "Schedule" if you want to Mark the policy for Review before Renew.

The policy will show that you have scheduled this policy to be reviewed before it is automatically renewed in the future.

The Review before Renewal report will generate 90 days prior to the renewal date.

Type	Effective Date	Expiration Date	Total Written	Written Change	Status	Last Modified by	Last Modified Date
New	1/23/2008	1/23/2009	\$3,511.00	\$3,511.00	Committed	HPLevel2IntUser	1/28/2008
Endorse	1/28/2008	1/23/2009	\$5,836.00	\$2,325.00	Committed	HPLevel2IntUser	1/28/2008
ReviewBeforeRenew	2/26/2008	1/23/2009	\$5,836.00	\$0.00	Scheduled	krambsy	N/A

- To review the policy, click the Pencil icon (far left icon on the same transaction line of Review before Renew) and you will be taken into the policy to review it.
- Once your review is complete, proceed to the [Submission Screen](#) (as shown below).

MARKEL AMERICAN INSURANCE COMPANY

MAIC HPBoat UT (00.01) Current Association: MARKEL AMERICAN INSURANCE CO

Name: BUD LIGHT

Premiums

Total Annual Premium:	Total Written:	Prior Total Annual:	Written Change:
\$5,869.00	\$5,836.00	\$5,836.00	\$0.00

This policy has been marked to review before renew.

Billing Instructions

Bill Insured

Billing Information

Name	BUD LIGHT
ZIP	84001
Address 1	1 MAIN ST
Address 2	
City/County	Boneta/Duchesne
State	UT

Available Actions

[Modify Reasons](#) [Review Completed](#) [Return To Admin](#)

Return to Admin:

This will take you back to the [TransACT Screen](#) and keep your Review before Renew transaction in a 'Scheduled' state. This means that it is still in a Review before Renew status and will show up in any messages/reports as such.

Review Completed:

This will take you to the Remarks screen.

Markel American Insurance Co - Powered By EXAMPLE Express(tm) - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address http://corpwebuat30:8083/Express30/default.aspx

MARKEL AMERICAN INSURANCE COMPANY

MAIC HPBoat UT (00.01) Current Association: MARKEL AMERICAN INSURANCE CO

Diary/Attachments

MAIC HPBoat UT (00.01)

Commit Transaction

NO CLAIMS

Remarks

OK Cancel

Premiums

Total Annual Premium:	\$5,869.00	Total Written:	\$5,836.00	Prior Total Ann:	\$5,836.00
-----------------------	------------	----------------	------------	------------------	------------

This policy has been marked to review before renew.

Billing Instructions

Bill Insured

Billing Information

Name:	BUD LIGHT
ZIP:	84001
Address 1:	1 MAIN ST
Address 2:	
City/City:	Boneta/Duchesne
State:	UT

Available Actions

Modify Reasons Review Completed Return To Admin

« Back

Done Local intranet

7. Type in any remarks that you would like saved with this transaction.

8. Click “OK” to return to the [TransACT Screen](#).

Markel American Insurance Co - Powered By EXAMPLE Express(tm) - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address http://corpwebuat30:8083/Express30/default.aspx

MARKEL AMERICAN INSURANCE COMPANY

TransACT Master 2.10 Current Association: MARKEL AMERICAN INSURANCE CO

Diary/Attachments

BUD LIGHT (InForce - ReviewBeforeRenew - Committed)

MHP00000005086

TransACT

View Service History Apply Payment

Policy Number: MHP00000005086	Written Premium: \$5,836.00	Effective Date: 1/23/2008	Risk State: UT
Status: InForce	Payment Plan: Six Installments	Expiration Date: 1/23/2009	Rate Effective Date: 1/28/2008
Product: HPBoat_HPBoat	Billing Method: Direct Bill	Equity Date:	Last Modified Date: 2/26/2008
Term: 12 Months		Grace Equity Date:	

Insured:

BUD LIGHT	Producer:	Agency:
1 MAIN ST	90700-0000001	90700
Boneta, UT 84001	AMERICAN UNDERWRITING MGRS	AMERICAN UNDERWRITING MGRS
262-548-9880	P O BOX 906	P O BOX 906
	PEWAUKEE, WI 53072-0906	PEWAUKEE, WI 53072-0906
	800-236-2862	800-236-2862

Review Before Renew has been Completed.

Transaction Type: <Select Type> Go Quick Filter All

Type	Effective Date	Expiration Date	Total Written	Written Change	Status	Last Modified by	Last Modified Date
New	1/23/2008	1/23/2009	\$3,511.00	\$3,511.00	Committed	HLevel2IntUser	1/28/2008
Endorse	1/28/2008	1/23/2009	\$5,836.00	\$2,325.00	Committed	HLevel2IntUser	1/28/2008
ReviewBeforeRenew	2/26/2008	1/23/2009	\$5,836.00	\$0.00	Committed	krambsby	2/26/2008

Done Local intranet

Review before Renew transaction now shows as Committed which means this process is now complete.

RENEW

The Renew function in TransACT is used for either manually renewing the policy OR pre-staging the upcoming renewal with information that needs to be used by the system during the automatic renewal process.

Instructions follow for how to process each type of renewal function. Please ensure that you are processing the renewal in the appropriate manner.

Renewal Prep:

This is pre-staging renewal changes that will get picked up during the normal renewal batch processing cycle. Renewal has a status of 'Scheduled'.

Manually Renew:

This is actually renewing the policy before the normal renewal process would have applied. Renewal has a status of 'Committed'.

Policy Transaction: Renewal Prep

1. Choose the Renew transaction and click "Go".

The screenshot shows a Microsoft Internet Explorer window with the title bar 'Market American Insurance Company - Microsoft Internet Explorer'. The address bar contains the URL 'http://maiwebtest01:8093/DuckCreekExpress3x/default.aspx'. The main content area displays policy details and a transaction history table.

Policy Details:

Policy Number: MHY00000008253	Written Premium: \$1,092.00	Effective Date: 5/23/2008	Risk State: OK
Status: InForce	Payment Plan: Three Installments	Expiration Date: 5/23/2009	Rate Effective Date: 5/20/2008
Product: HYBoat_HYBoat	Billing Method: Direct Bill	Equity Date: 5/23/2009	Last Modified Date: 5/20/2008
Term: 12 Months		Invoice Due Date: 5/23/2009	

Insured: [empty field]
Producer: [empty field]
Agency: [empty field]

Transaction Type: Go

Transaction History:

Type	Effective Date	Expiration Date	Total Written	Written Change	Status	Last Modified by	Last Modified Date
New	5/23/2008	5/23/2009	\$1,092.00	\$1,092.00	Committed	klimbo@seatosea	5/23/2008
Endorse	10/14/2008	5/23/2009	\$1,092.00	\$0.00	Pending		N/A

2. The effective date is the policy effective date of the renewal term.
3. Put the reason for why you are staging future changes to this policy (that will be picked up in the renewal batch processing).

The screenshot shows a web-based application for renewing a policy. The main window title is "Market American Insurance Company - Microsoft Internet Explorer". The address bar shows the URL: "http://maiwebtest01:8093/DuckCreekExpress3x/default.aspx". The page itself is titled "Renew".

Policy Number: MHYD1
Status: InForce
Product: HYB
Term: 12 Mo

Insured: [Redacted]

Effective Date: 5/23/2009 * indicates a required field

Show Move Agency Option: No

Show Move State Option: No

Reason Detail: [Redacted] *

Add Reason:

Print Suppress:

Transaction Type: New

Last Modified Date: 5/23/2008

Risk State: OK
Effective Date: 5/20/2008
Modified Date: 5/20/2008

INSURANCE SVCS INC
 1111, CA 93448

Endorse: 10/14/2008 5/23/2009 \$1,092.00 \$0.00 Pending

Buttons: Exit, Continue

4. Click “Cancel” to return to TransACT without renewal prepping the policy OR,
5. Click “OK” which will move you forward in the process by taking you into the policy so that you can make your changes.
6. After you have made the necessary changes to the policy, go to the [Submission Screen](#) (as shown below) and click the “Renewal Prep” button which will return you to the [TransACT Screen](#).

The screenshot shows a Microsoft Internet Explorer window for the Markel American Insurance Company. The title bar reads "Markel American Insurance Company - Powered By EXAMPLE Express(tm) - Microsoft Internet Explorer". The menu bar includes File, Edit, View, Favorites, Tools, and Help. The toolbar has standard icons for Back, Forward, Stop, Refresh, Search, Favorites, and Print. The address bar shows "http://maicmagicdct:8080/Express21/default.aspx". The main content area features the Markel logo and the text "MARKEL AMERICAN INSURANCE COMPANY". A navigation bar at the top right includes Home, New, Open, Messages, Save, Print, Password, Batch, Change Association, and Logout. Below this, a message says "MAIC SmallBoat KY (00.01) Current Association: Internal Users (change)". A user profile "danny noonan (InForce - Renew-Pending)" is shown with ID "MSB00000000409". A horizontal menu bar below the profile includes Owner Personal, Boat, Operator, Assignment, Coverage, Issue Operator Info, Issue Unit Info, Additional Interest Info, and Submission. The main content area displays "Rating Messages" with a list of bullet points indicating context for setting status to Referred, Approved, Declined, or Pending. It shows Name: danny noonan and Renew / 02-09-2008. Under Premiums, it lists Total Annual Premium: \$673.08, Total Written: \$673.08, Prior Total Annual: \$0.00, and Written Change: \$673.08. Available Actions include Complete Issuance and Renewal Prep. A "« Back" button is also present.

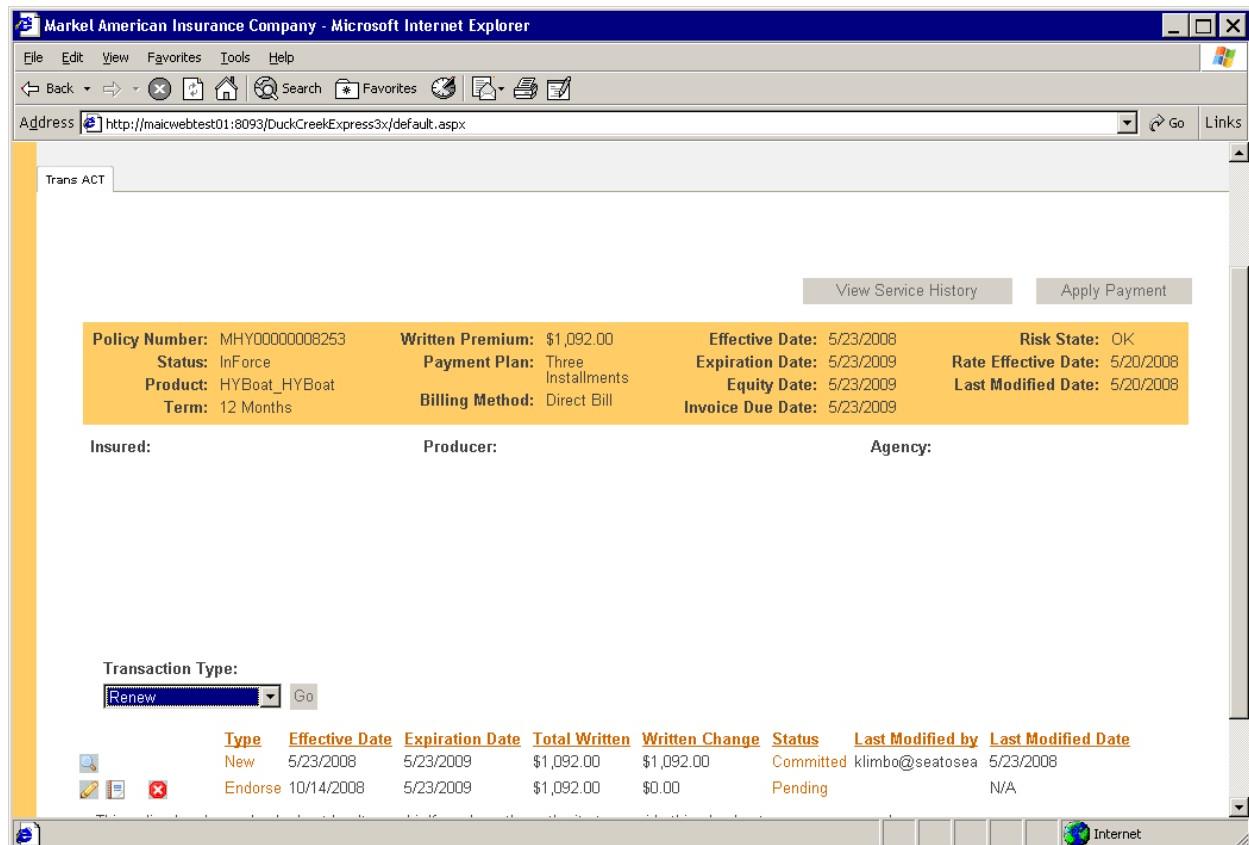
7. The Renewal Prepped policy shows as a scheduled renewal and will show as committed once the actual renewal has been generated and sent to customer.

The screenshot shows a Microsoft Internet Explorer window for TransACT Master 2.10. The title bar reads "Markel American Insurance Company - Powered By EXAMPLE Express(tm) - Microsoft Internet Explorer". The menu bar includes File, Edit, View, Favorites, Tools, and Help. The toolbar has standard icons for Back, Forward, Stop, Refresh, Search, Favorites, and Print. The address bar shows "http://maicmagicdct:8080/Express21/default.aspx". The main content area features the Markel logo and the text "MARKEL AMERICAN INSURANCE COMPANY". A navigation bar at the top right includes Home, New, Open, Messages, Save, Print, Password, Batch, Change Association, and Logout. Below this, a message says "TransACT Master 2.10 Current Association: Internal Users (change)". A user profile "danny noonan (InForce - Renew - Scheduled)" is shown with ID "MSB00000000409". A horizontal menu bar below the profile includes View Service History and Apply Payment. The main content area displays policy details: Policy Number: MSB00000000409, Written Premium: \$673.08, Effective Date: 02-09-2007, Risk State: KY; Status: InForce, Product: SmallBoat_SmallBoat, Payment Plan: Six Installments, Expiration Date: 02-09-2008, Rate Effective Date: 02-09-2007; Term: 12 Months, Billing Method: Agency Renewal, Equity Date: Grace Equity Date: Last Modified Date: 02-09-2007. It shows Insured: danny noonan, 9999test case st, Lexington, KY 40511, 444-444-4444 and Agency: ga123 - t1sub, T_E1SubAgency. A Transaction Type dropdown is set to "Renew" with a "Go" button. A Quick Filter dropdown is set to "All". A table at the bottom lists transactions: Type, Effective Date, Total Written, Written Change, Status, and Last Modified by. The table shows one row: New, 02-09-2007, \$673.08, \$673.08, Committed, jfrederick; and another row: Renew, 02-09-2008, \$673.08, \$673.08, Scheduled, scisz.

Policy Transaction: Manually Renewing a Policy

1. Choose the Renew transaction and click “Go”.

Note: You cannot perform this action on a policy that already has a scheduled renewal. You must abort the scheduled renewal first, before manually renewing policy.



2. The effective date is the policy effective date of the renewal term.
3. Put the reason for manually renewing the policy before the normal renewal process would have applied (see screen shot that follows).
4. Click “Cancel” to return to TransACT without renewing the policy OR,
5. Click “OK” which will move you forward in the process by taking you into the policy for any potential changes. (See Screen shot below)

Market American Insurance Company - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Search Favorites Go Links

Address http://maictest01:8093/DuckCreekExpress3x/default.aspx

Trans ACT

Market American Insurance Company

Renew

Policy Number: MHYD Status: InForc Product: HYBor Term: 12 Mo

Insured:

Effective Date 5/23/2009 * indicates a required field

Show Move Agency Option No

Show Move State Option No

Reason Detail
See Detail *

Add Reason

Print Suppress

Transaction Type:
Type New

Endorse 10/14/2008 5/23/2009 \$1,092.00 \$0.00 Pending N/A

Risk State: OK
Effective Date: 5/20/2008
Modified Date: 5/20/2008

INSURANCE SVCS INC
CA 93448

Last Modified Date
5/23/2008

Internet

- After you have made any change to the policy, go to the [Submission Screen](#) and click "Complete Issuance" to be taken to the [Remarks Screen](#).

Market American Insurance Company - Powered By EXAMPLE Express(tm) - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Search Favorites Go Links

Address http://maimagicdd:8080/Express21/default.aspx

MARKEL AMERICAN INSURANCE COMPANY

MAIC SmallBoat KY (00.01) Current Association: Internal Users (change)

Diary/Attachments

danny noonan (InForce - Renew-Pending)
MSB000000000409

Home New Open Messages Save Print Password Batch Change Association Logout

Owner Personal Boat Operator Assignment Coverage Issue Operator Info Issue Unit Info Additional Interest Info Submission

Rating Messages

- This context is not approved to set the status to Referred.
- This context is not approved to set the status to Approved.
- This context is not approved to set the status to Declined.
- This context is not approved to set the status to Pending.

Name: danny noonan Renew / 02-09-2008

Premiums

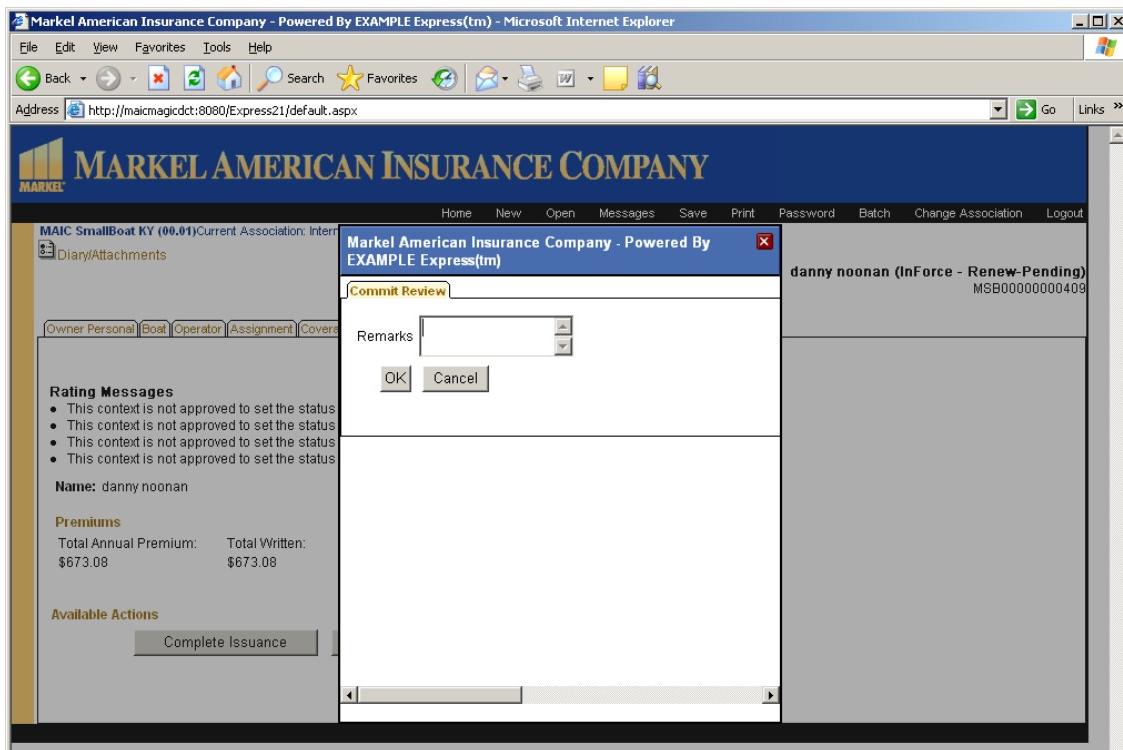
Total Annual Premium:	Total Written:	Prior Total Annual:	Written Change:
\$673.08	\$673.08	\$0.00	\$673.08

Available Actions

Complete Issuance Renewal Prep

< Back

Note: The use of the Renewal Prep button is found in documentation of Renewal Prepping a Policy.



7. Note, although referral messages may show, you may complete issuance any time the Complete Issuance button is available.
8. Put in your remarks on why you are renewing this policy ahead of time.
9. Click "OK" to complete this transaction and return to the [TransACT Screen](#) OR,
10. Click "Cancel" to move back a step and return to the [Submission Screen](#).

NON-RENEW

1. Select the Non-renew transaction which will only be available on Inforce policies. Click "Go".

The screenshot shows a Microsoft Internet Explorer window with the title bar "Market American Insurance Company - Microsoft Internet Explorer". The address bar contains the URL "http://maiwebtest01:8093/DuckCreekExpress3x/default.aspx?XSLT=Skins/Market". The main content area displays policy information for policy number MHY00000008253, including written premium (\$1,092.00), payment plan (Three Installments), effective date (5/23/2008), and expiration date (5/23/2009). Below this, there are fields for Insured, Producer, and Agency. A yellow banner at the bottom indicates the Transaction Type is set to "Non-Renew". A table below shows transaction history with two entries: one for a New policy and one for an Endorsement.

Type	Effective Date	Expiration Date	Total Written	Written Change	Status	Last Modified by	Last Modified Date
New	5/23/2008	5/23/2009	\$1,092.00	\$1,092.00	Committed	klimbo@seatosea	5/23/2008
Endorse	10/14/2008	5/23/2009	\$1,092.00	\$0.00	Pending	N/A	

The effective date will be filled in by the system as the earliest date possible based on proper days notice per the state for non-renewal. The notice will be mailed the next day after this date.

The Scheduled date will be filled in by the system as the policy expiration date.

Market American Insurance Company - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Home Search Favorites

Address http://maicwebtest01:8093/DuckCreekExpress3x/default.aspx?XSLT=5skins/Market

Trans ACT

Market American Insurance Company

NonRenew

* indicates a required field

Effective Date	4/18/2009 *
Schedule Date (optional):	5/23/2009
Reason	Detail
Agent Request	loss history

Add Reason

Exit Schedule

Risk State: OK
Effective Date: 5/20/2008
Modified Date: 5/20/2008

NSURANCE SVCS INC
H, CA 93448

Last Modified Date
5/23/2008
N/A

Type New
Endorse 10/14/2008 5/23/2009 \$1,092.00 \$0.00 Pending

2. Choose Reason.
3. Enter reason specifics in the Detail field.
4. Click "Abort" to cancel this transaction and return to the [TransACT Screen](#) OR click "Schedule" to proceed with this transaction

Market American Insurance Company - Powered By EXAMPLE Express(tm) - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Home New Open Messages Save Print Password Batch Change Association Logout

Address http://maicmagicdot01:8060/Express21/default.aspx

TransACT Master 2.10 Current Association: Internal Users (change)

Diary/Attachments

Daffy Duck (InForce - New - Committed)
MSB000000000429

Market American Insurance Company - Powered By EXAMPLE Express(tm)

TransACT NonRenew Pages

NonRenew

Effective Date	11-22-2007
Schedule Date (optional):	02-10-2008
Reason	Detail
Agent Request	loss history

Abort Schedule

TransACT Master 2.10 Current Association: Internal Users (change)

Daffy Duck (InForce - NonRenew - Scheduled)
MSB00000000429

Policy Number: MSB00000000429 **Written Premium:** \$251.14 **Effective Date:** 02-10-2007 **Risk State:** KY
Status: InForce **Payment Plan:** Two Installments **Expiration Date:** 02-10-2008 **Rate Effective Date:** 02-13-2007
Product: SmallBoat_SmallBoat **Billing Method:** Agency Renewal **Equity Date:**
Term: 12 Months **Grace Equity Date:**

Insured: Daffy Duck **Agency:** MM_E1SubAgency
woo hoo

456-789-1235

Transaction Type: Non-Renew **Quick Filter:** All

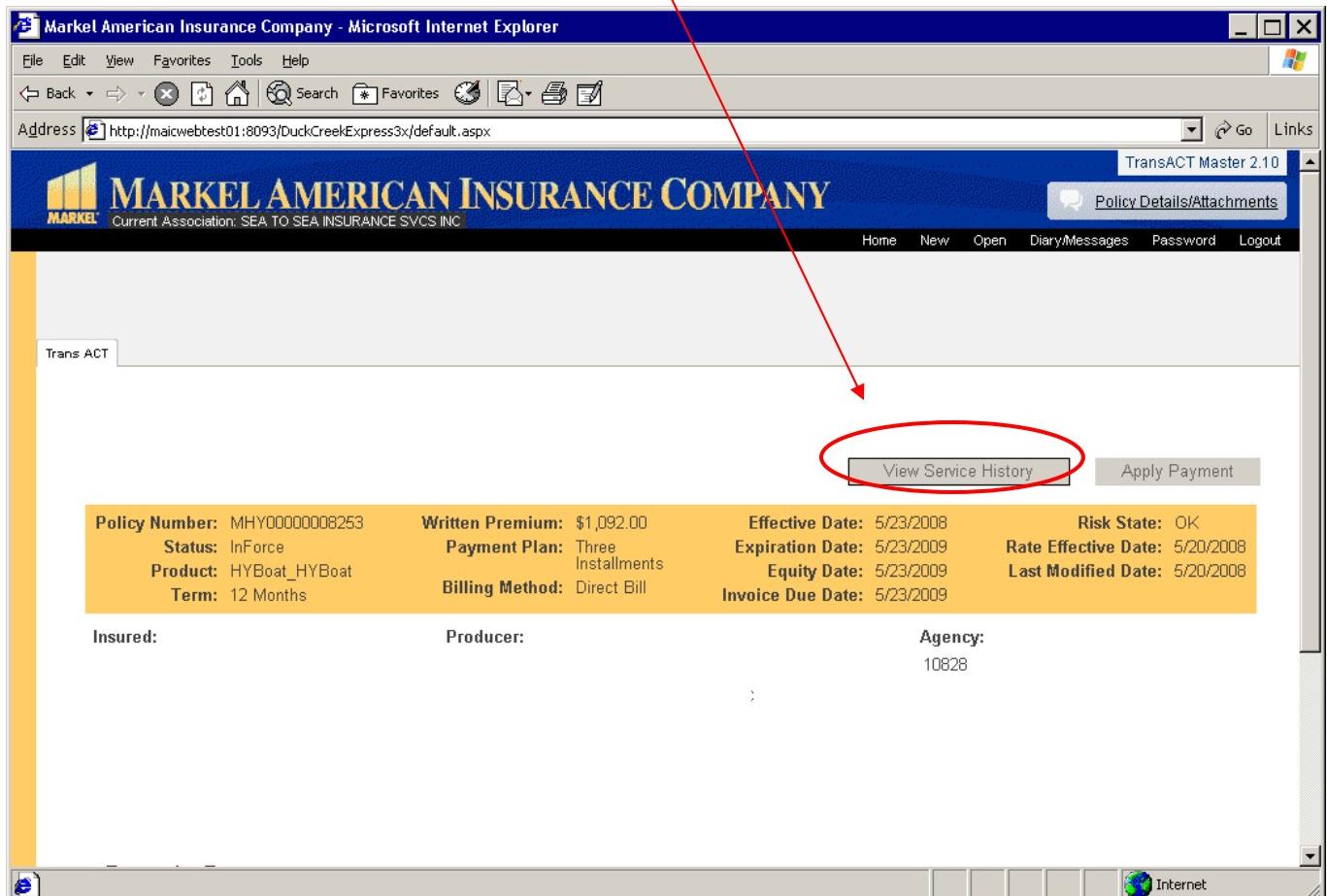
Type	Effective Date	Total Written	Written Change	Status	Last Modified by
New	02-10-2007	\$251.14	\$251.14	Committed	possmann
NonRenew	11-22-2007	\$251.14	\$0.00	Scheduled	scisz

The **TransACT Screen** now shows that this policy has been scheduled for Non-renewal. Once the policy expiration date has passed, the non-renewal transaction will show as 'Committed'.

VIEW SERVICE HISTORY

On the [TransACT Screen](#), there is a “View Service History” button. Clicking on this button will bring up a series of 4 screens:

- Claims History
- Payment History
- Refund History
- Service History



CLAIMS HISTORY

The [Claims History](#) screen will display any Claim information associated with the policy. In the example shown below, there is a claim on the policy (see the boxed area). The Claim #, date of loss, claimant name, status, examiner, etc. are all displayed.

Market American Insurance Company - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Home Search Favorites Links

Address http://maiwebtest01:8093/DuckCreekExpress3x/default.aspx

Claims History Payment History Refund History

Claims History

Policy Number:	MSB00000004229	Premium Written:	\$0.00	Effective Date:	8/24/2008	Risk State:	LA
Status:	Cancelled	Payment Plan:	Full Pay	Expiration Date:	8/24/2009	Rate Effective Date:	8/22/2007
Product:	SmallBoat_SmallBoat	Billing Method:	Direct Bill	Equity Date:	8/24/2008	Last Modified Date:	8/24/2008
Term:	12 Months			Grace Equity Date:	8/24/2008		

Insured: Producer: Agency:

Claim #	Loss Date	Reported Date	Claimant Name	Status	Closed Date	Coverage	Loss Pd	Examiner	Cause Of Loss
1	9/22/2007	9/24/2007		Closed	11/8/2007	Trailer	\$4,500.00	Casey Matthews	Theft - Equipment
	22/2007	9/24/2007		Closed	11/8/2007	Watercraft and Equipment	\$55,000.00	Casey Matthews	Theft - Boat

Return Next

Done Internet

By clicking the "Return" button from this screen you will be taken back to the main [TransACT Screen](#).

Clicking "Next" or clicking the Payment History Tab, will take you to the [Payment History Screen](#).

PAYMENT HISTORY

The [Payment History](#) screen will display any payments applied to the policy, the installment schedule and the amounts due.

Payment History

Policy Number:	MHY00000011191	Premium Written:	\$7,541.00	Effective Date:	07/30/2009	Risk State:	MD
Status:	In Force	Payment Plan:	Six Installments	Expiration Date:	07/30/2010	Rate Effective Date:	7/7/2008
Product:	HYBoat_HYBoat	Billing Method:	Direct Bill	Equity Date:	02/12/2010	Last Modified Date:	2009-08-05
Term:	12 Months			Grace Equity Date:	11/27/2009		

Amounts Due

Unpaid Premium	\$3,016.40
Unpaid Fees	\$0.00
Current Due	\$0.00
Past Due	\$0.00
Total Due	\$3,016.40

Installment Schedule

Due Date	Prem Due	Inst Fee	Total Due	Pmt Amt	Writeoff	Is Billed
9/4/2009	\$2,262.30	\$5.00	\$2,267.30	\$2,267.30	\$0.00	<input checked="" type="checkbox"/>
9/28/2009	\$1,131.15	\$5.00	\$1,136.15	\$1,136.15	\$0.00	<input checked="" type="checkbox"/>
10/28/2009	\$1,131.15	\$5.00	\$1,136.15	\$1,136.15	\$0.00	<input checked="" type="checkbox"/>
11/27/2009	\$1,131.15	\$5.00	\$1,136.15	\$0.00	\$0.00	<input checked="" type="checkbox"/>
12/27/2009	\$1,131.15	\$0.00	\$1,131.15	\$0.00	\$0.00	<input type="checkbox"/>
1/26/2010	\$754.10	\$0.00	\$754.10	\$0.00	\$0.00	<input type="checkbox"/>

Payment History

Policy Effective Date	Entered	Pay Type	Ref #	Control #	Payment	NSF Date
7/30/2008	7/15/2008	CR		2187401	\$2,031.50	
7/30/2008	9/26/2008	CR		2251735	\$1,018.25	
7/30/2008	10/29/2008	CR		2273965	\$1,018.25	
7/30/2008	11/26/2008	CR		2290433	\$1,018.75	
7/30/2008	12/26/2008	CR		2303322	\$1,688.25	
7/30/2008	2/5/2009	CR		2325055	\$680.50	
7/30/2009	7/29/2009	BM	61B3A603-471C-45FA-8FC8-0AE48DC53625	2472452	\$2,132.30	
7/30/2009	9/2/2009	BM	78D63259-E6F3-4D48-9DC0-BAA44CDFFB74	2497396	\$135.00	
7/30/2009	9/26/2009	BM	180CBF2C-164E-42FE-B465-80AF68FEB9CB	2513418	\$1,136.15	
7/30/2009	11/4/2009	BM	BD41E656-1F1F-4AFD-B02A-B6491825C4B9	2534695	\$1,136.15	

[Return](#)

The **Amounts Due** section displays the Unpaid Premium, Unpaid Fees, Current Due, Past Due and Total Due.

The **Installment Schedule** section displays the date due, premium due, installment fees and payment amounts applied to the billing dates.

The **Payment History** section displays the policy effective date, payment type, a reference number (if applicable), a control number, the amount of the payment and an NSF Date (if applicable).

By clicking the “Return” button from this screen you will be taken back to the main [TransACT Screen](#).

Clicking “Next” or clicking the Refund History Tab, will take you to the [Refund History Screen](#).

REFUND HISTORY

The [Refund History](#) screen will show the date of the refund, the payee, the amount and a reference number.

The screenshot shows the Refund History screen with the following details:

Refund History

Policy Number: MHY00000011191	Premium Written: \$7,541.00	Effective Date: 07/30/2009	Risk State: MD
Status: In Force	Payment Plan: Six Installments	Expiration Date: 07/30/2010	Rate Effective Date: 7/7/2008
Product: HYBoat_HYBoat	Billing Method: Direct Bill	Equity Date: 02/12/2010	Last Modified Date: 2009-08-05
Term: 12 Months		Grace Equity Date: 11/27/2009	

FINANCE@BESEMER.COM 866-936-1879

Date	Payee	Amount	Reference Number
2/18/2009		\$670.50	0000106513

[Return](#) [Previous](#) [Next](#)

By clicking the “Return” button from this screen you will be taken back to the main [TransACT Screen](#).

Service History

The [Service History](#) screen will display the activity history of the policy.

The screenshot shows the Markel American Insurance Company Service History screen. At the top, there's a navigation bar with links for Home, New, Open, Messages, Save, Password, Batch, and Logout. Below the navigation is a banner for 'MARKEL AMERICAN INSURANCE COMPANY'. The main content area has tabs for Claims History, Payment History, Refund History, and Service History, with Service History selected. A yellow box highlights policy details: Policy Number: MSB00000004543, Premium Written: \$645.39, Effective Date: 10-18-2007, Risk State: FL, Status: In Force, Payment Plan: Full Pay, Expiration Date: 10-18-2008, Rate Effective Date: 10-18-2007, Product: SmallBoat_SmallBoat, Billing Method: Direct Bill, Equity Date: 06-30-2008, Last Modified Date: 11-17-2007, Term: 12 Months, Grace Equity Date: 11-17-2007. Another yellow box highlights insured information: Insured: OST POLICY TEST, Producer: 90700-0000001, Agency: 90700; Insured: FB 15277, Producer: AMERICAN UNDERWRITING MGRS, Agency: AMERICAN UNDERWRITING MGRS; Insured: Barefoot Beach, FL 34134, Producer: P O BOX 906, Agency: P O BOX 906; Insured: 262-548-9880, Producer: PEWAUKEE, WI 53072-0906, Agency: PEWAUKEE, WI 53072-0906. Two sections are circled in red: 'Amounts Due' and 'Installment Schedule'. The 'Amounts Due' section shows Unpaid Prem: \$204.03, Unpaid Fees: \$0.00, Current Due: \$0.00, Past Due: \$0.00, and Total Due: \$204.03. The 'Installment Schedule' section shows Due Date: 11-17-2007, Prem Due: \$832.24, Inst Fee: \$0.00, Total Due: \$832.24, Pmt Amt: \$627.21, and Writeoff: \$0.00. A third red circle highlights the 'Account Transaction History' section, which lists various transactions with columns for Action, Effective Date, Entered Date, Written, Fees, Taxes, Total Due, Pmt/WO, An. Prem, Booked Date, User ID, and Control #. Transactions include New Business, Change, and Policy Change entries. A 'Return' button is at the bottom left, and a '« Back' button is at the bottom center.

The **Amounts Due** section displays the Unpaid Premium, Unpaid Fees, Current Due, Past Due and Total Due.

The **Installment Schedule** section displays the date due, premium due, installment fees and payment amounts applied to the billing dates.

The **Account Transaction History** will show you the actual account transaction history as it happens. It will display write-offs, money being unapplied and re-applied during the cancel/reissue-reinstatement process, etc. which will give you more information without having to directly contact our Accounting Department.

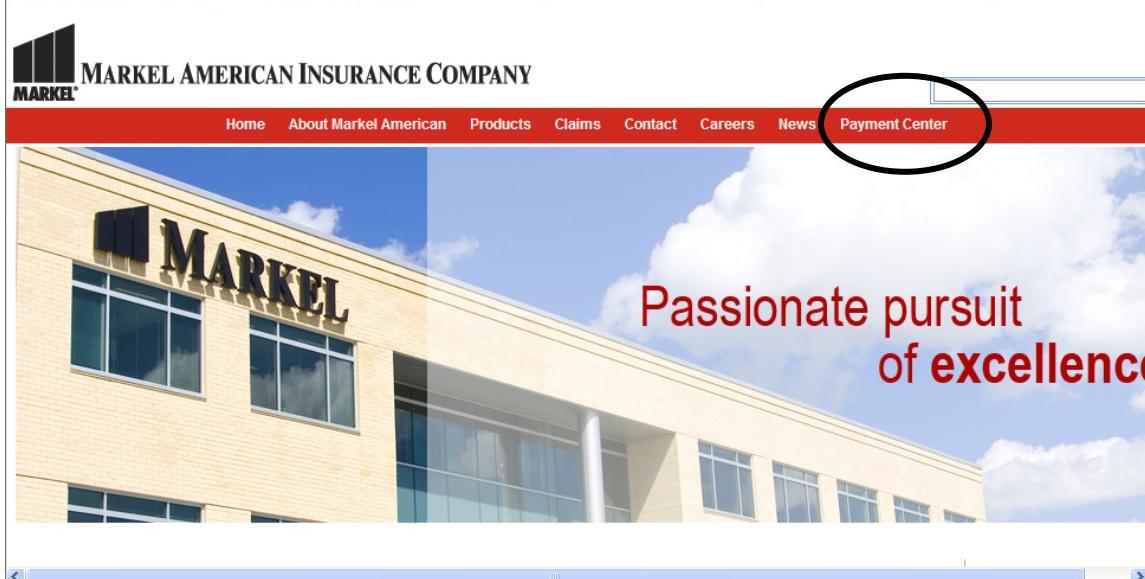
By clicking the "Return" button from this screen you will be taken back to the main [TransACT Screen](#).

ACCOUNTING PROCEDURES

APPLY A PAYMENT TO A POLICY

There are two ways to apply a payment to a policy. You can log on to MarkelAmerican.com and click on Payment Center or you can apply a payment directly from the Trans Act Screen in Magic.

1. From the [Markel American Web Site](http://MarkelAmerican.com) click "Payment Center" (as shown below)



2. Click on "Agent Payment" (as shown below)

A screenshot of the 'Payment Center' page on the Markel American Insurance Company website. The page title is 'Payment Center'. Below it is a section titled 'Customer Payments' with three options: 'Make a one time payment', 'Sign up for recurring payments', and 'Call one of our specialists'. At the bottom of this section is a red oval circling the 'Agent Payments' link. The 'Agent Payments' section contains a 'Make a payment' link and a note about processing payments through Markel's payment administrator, Bill Matrix.

3. Enter the Policy Number, the Mailing Zip Code and click Continue. At this point, the Billmatrix screens will be the same no matter how you selected to enter the payment.



Make A Payment

Welcome to the online bill payment system for Markel American Insurance Company.

Please have a copy of the Markel American Insurance Company bill available for this payment transaction.

Please enter the full Policy number as it appears on your Markel American Insurance Company bill.

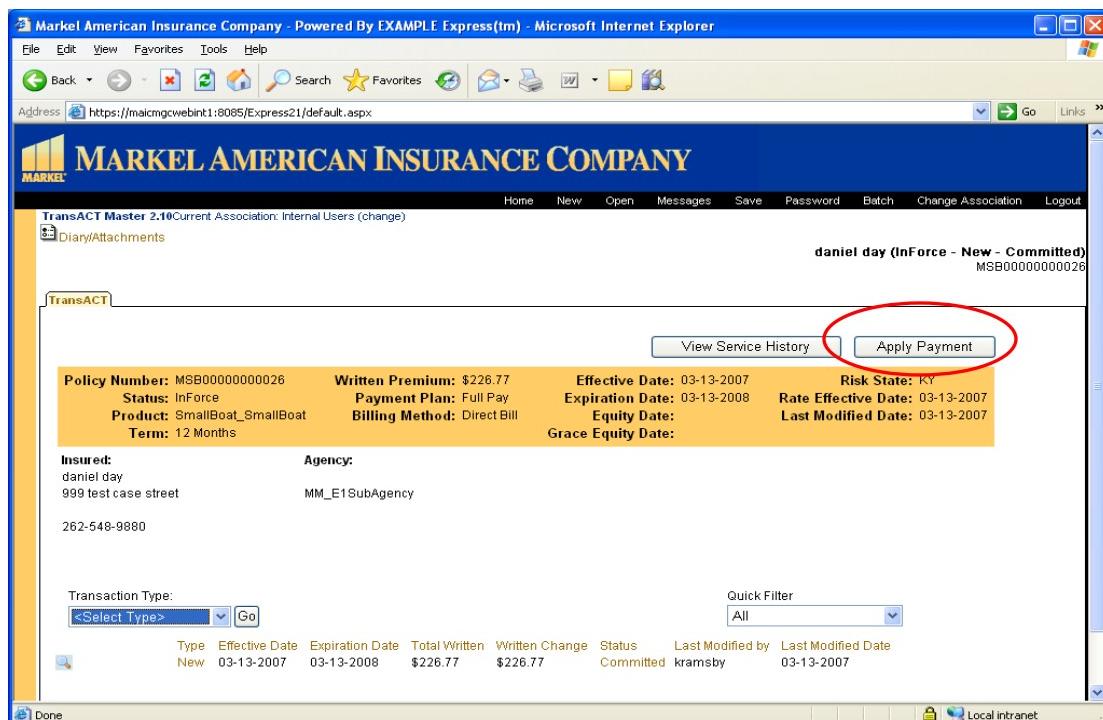
Policy Number *Enter all numbers up to the dash*

Mailing Zip Code *5-digit*

The information you submit is secure. Click [here](#) to verify.
Your [privacy](#) is important.

powered by
billmatrix

1. From the TransACT Screen, click the “Apply Payment” button (as shown below).



TransACT Master 2.10 Current Association: Internal Users (change)

Policy Number: MSB000000000026 Written Premium: \$226.77 Effective Date: 03-13-2007 Risk State: KY
Status: InForce Payment Plan: Full Pay Expiration Date: 03-13-2008 Rate Effective Date: 03-13-2007
Product: SmallBoat_SmallBoat Billing Method: Direct Bill Equity Date:
Term: 12 Months Grace Equity Date:

Insured: daniel day Agency: MM_E1SubAgency

Transaction Type: Quick Filter: All

Type	Effective Date	Expiration Date	Total Written	Written Change	Status	Last Modified by	Last Modified Date
New	03-13-2007	03-13-2008	\$226.77	\$226.77	Committed	kramsby	03-13-2007

2. You will be taken directly to the Select Payment Type screen in Billmatrix. You will enter the "Payment Amount" and Select "Payment Type", you can select from Credit Card, Electronic Check and ATM Debit Card. Click Continue.

Select Payment Type

You may make payments with an electronic check, ATM Debit card with a PULSE, STAR, or ACCEL logo or Visa, MasterCard, Discover or check card. **Billmatrix does not accept Money Orders or Cashiers Checks.** Enter the amount you wish to pay and select the payment type.

Policy Number	123-45784512543827
Current Due	\$XXX.XX
Total Balance Due	\$XXX.XX

Payments Received		
Date	Amount	
MM/DD/YYYY	\$ XXX.XX	

Installment Schedule		
Due Date	Amount	Installment Fee
MM/DD/YYYY	\$ XXX.XX	\$XXX.XX

Payment Amount \$

Select Payment Type

powered by

3. Depending on the type of payment you selected you will either enter the credit card, ATM Debit card or the checking account information. Once all the required information is entered click to Continue.

Credit/Debit Card information Screen

Enter Card Information

Please enter the card number, expiration date (if shown on card), and 5-digit zip code where you receive your card statement. When you are finished, click the Continue button to review your payment information.

Card Number	<input type="text"/>	without dashes or spaces
Card Expiration Date	-MONTH- <input type="button" value="▼"/> / -YEAR- <input type="button" value="▼"/>	if shown on card
Zip Code	<input type="text"/>	from card billing address

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Check Information Screen

Enter Check Information

Enter the check routing number and account number from the Magnetic Ink Character Recognition (MICR) line at the bottom of your check. When you are finished, click the Continue button to review your payment information.

Last Name or Commercial Name on Account Use only letters in the Name on Account fields.

First Name on Account

Check Routing Number [Need help locating this information?](#)

Account Number

[<< Back](#) [Continue >>](#)

For assistance entering check information, please call Billmatrix Customer Care at 1-866-657-0187.

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4. Enter all the required payment information and select Continue to the next screen, or select Back to change your payment amount or payment type.
5. Confirm all the information you entered is correct. Select Authorize to process the payment or select Back to change any information you have entered.

Confirm Payment Receipt

Your payment has been authorized. Your confirmation number is [XXXXXX](#).

The payment will be posted to the insured's account within the next 24 hours.

Please [print](#) the following summary information for your records:

Policy Number	123456789
Payment Method	NETWORK
Card Number	*****0101
Total	\$XX.XX

[Exit](#) [Make Another Payment](#)

Thank you for using the online bill payment system!

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6. Once the payment has processed you can either Exit out of Billmatrix or select Make Another Payment.

USER MAINTENANCE

If changes (deletion or addition) in staffing occur, MAIC must be notified in writing by the agency Principal or other person designated by the Principal to effect user changes.

The Request to Amend Established User document will need to be sent to MAIC's Technical Services Dept. at PTS@markelcorp.com or faxed to 262-547-9436. Once they have completed the User change, they will confirm that the user has either been disabled, or if a new user, their new password.

Changes to sub-producers should also be communicated in the same manner.

The User change form can be found on www.markelamerican.com under the Agent Only access as well as in the Appendix at the back of this manual.

AGENT MAINTENANCE

To setup a sub-producer in the system, a written request must be provided by the contracted General Agent. The Request to Add a Sub-Producer form will need to be sent to the Product Services Group at PSG@markelcorp.com. The information necessary to setup the sub-producer will be provided to the contracted General Agent to deliver to the sub-producer.

The Agent Set-up Form can be found on www.markelamerican.com under the Agent Only access as well as in the Appendix at the back of this manual.

TECHNICAL ASSISTANCE

For technical assistance with the MAGIC system, please contact MAIC's Technical Support Department at 1-800-236-2862 x.3334.

APPENDIX

Request to Add a Sub-Producer

Markel American Insurance Company **Request to add a SubProducer**

Email to: psg@markelcorp.com -or- fax: 262-548-0117

Due to security requirements brought on by the Sarbanes Oxley Act, each of your subproducers must be assigned an individual user ID and password that will be connecting to our system. Complete a separate form for each subproducer.
In order for us to begin setting up this Producer remotely, we need the information provided below.

Please complete the following information:

GA Agency Name:		GA Number:	
SubProducer Name:		SubProducer Number:	
SubProducer Federal ID #:		Is SubProducer Incorporated?	<input type="checkbox"/> YES <input type="checkbox"/> NO
SubProducer Website Address:			
SubProducer Address:			
SubProducer City, State & Zip:			
SubProducer Phone:		SubProducer Fax Number:	
Form Contact Name:		Form Contact Email address:	

PLEASE STATE REQUEST BELOW: